

Futura Cashback Campaign Terms and Conditions

23rd January 2019 to 22nd April 2019 (both days inclusive)

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched an offer for all new and existing HSBC customers (“you”) who purchase a Futura plan (excluding Futura plans related to home loans, top ups and additional riders to existing plan) (the “Campaign”). The campaign period is from 23rd January 2019 to 22nd April 2019 – both days inclusive (the “Campaign Period”). • This Campaign is only valid during the Campaign Period and shall be governed by these terms and conditions (the “Campaign Terms and Conditions”). • The Campaign Terms and Conditions apply to you so far as law and regulation permit so please read them carefully.
<p>Who is eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> • The Campaign is open for all new and existing HSBC customers who apply for a Futura plan (excluding Futura plans related to home loans, top ups and additional riders to existing plan) by 22nd April 2019 and such application is issued by 10th May 2019. • All HSBC and Zurich eligibility criteria apply when you are applying for an insurance product. If you are not eligible for the insurance product in scope of this Campaign, you will not be eligible to take part in this Campaign. • This Campaign excludes HSBC staff members.
<p>What is the offer?</p>	<ul style="list-style-type: none"> • If you apply for a Futura plan during the Campaign Period and your application is successful, provided the policy is issued by 10th May 2019 then you will receive a cashback amount of one monthly premium or USD 1000 (equivalent to AED 3670), whichever is the lower amount (the “Cashback Offer”).
<p>Are there any exclusions or conditions?</p>	<ul style="list-style-type: none"> • This Campaign excludes Futura plans purchased in relation to home loans, top ups and additional riders to the existing plan. • This Campaign applies to regular plans and not to Single premium/Lump sum plans. • If the monthly premium changes in the first six months, we will consider the initial premium or the revised one whichever is lower. • If you cancel the Futura policy within the first 6 months, you will not be eligible for this Campaign. • If you miss any of the premium installments in the first 6 months, we reserve the right to not qualify you for this Campaign. • We shall determine, in our sole discretion, which customers qualify for the Campaign. • In order to be eligible for the Campaign, you must have a current or savings account with us or, alternatively, open an account with us before the end of the Campaign Period. Account opening eligibility criteria and our usual approvals policy will apply.
<p>When will I get the Cashback Offer?</p>	<ul style="list-style-type: none"> • If you fulfill these Campaign Terms and Conditions, you will receive the Cashback Offer into your HSBC account on the 6th month of your Policy Commencement Date.

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What else do I need to know about the Campaign?

- These Campaign Terms and Conditions apply in the UAE.
- We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time without prior notice to you.
- Our decisions on all matters relating to the Campaign shall be final and conclusive.
- You consent to your data being stored, transferred and processed (either in UAE or overseas) by HSBC, its group companies and its authorized third parties.
- Participating in this Campaign does not grant you the right to use HSBC's name, logo or images from or relating to the Campaign without HSBC's explicit written approval. You may not make any public announcement regarding any aspect of this Campaign without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to qualify you for the Campaign.
- In addition to these Campaign Terms and Conditions, the HSBC UAE General Terms and Conditions for Investment and Insurance Products and all relevant product documentation terms and conditions apply. These are available on the HSBC website at www.hsbc.ae.
- These Campaign Terms and Conditions shall be governed in all respects by the federal laws of the United Arab Emirates, and in particular by the laws of the Emirate of Dubai. All disputes relating to these Campaign Terms and Conditions shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates.
- Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.