



HSBC Bank Egypt S.A.E

Credit Cards Cashback Campaign Terms & Conditions

Campaign Period from 9 May 2024 until 9 June 2024 (both days inclusive)

When do these terms and conditions apply?

HSBC Bank Egypt ('we' or 'us' or 'HSBC') has sent a communication (SMS) to a selected set of HSBC customers regarding the 'HSBC Credit Card Cashback Campaign' ('Campaign').

The campaign period is from 9 May 2024 until 9 June 2024 (both days inclusive) ('Campaign Period').

These terms and conditions ('Campaign Terms and Conditions') apply in respect of the Campaign. These apply to you so far as the law and regulation permits so please read them carefully.

Who are eligible to participate in the Campaign?

The Campaign is available for selected HSBC customers who have a valid HSBC Premier Mastercard, Advance Mastercard, Visa Platinum, or Visa Evolution Credit Card ('HSBC Credit Card') issued in Egypt and are recipients of the campaign SMS from HSBC Bank Egypt. The Campaign is not available to HSBC Corporate Credit Card holders.

What is the offer?

If you've received the campaign SMS from HSBC and have spent using your HSBC Credit Card during the Campaign Period, you will be entitled to get a cashback subject to achieving the minimum spend target during the campaign period.

Campaign targeted spend, Cashback amount, and the eligible Credit card type are specified in the campaign SMS that you had received from HSBC Bank Egypt

Cashback will be credited to your card account, as a benefit of using your HSBC Credit Card. There is no other cash substitute.

When and which spends qualify for the purpose of the campaign?

Only retail domestic purchases done using your specified HSBC Credit Card during the Campaign Period qualify for the purpose of this Campaign. Foreign currency transactions are excluded.

Balance transfers, Cash Instalment Plan and cash withdrawals are excluded.

Qualified spend must be done during the campaign period i.e., the purchase transaction date is the date that will be considered.

Spend must be done using your specified HSBC Credit Card type which is mentioned in the campaign SMS received from HSBC Bank Egypt as well as any other related supplementary card(s) that are linked to this HSBC primary credit card. However please note that the Cashback will be credited to the HSBC primary Credit Card Account directly.

If your HSBC Credit Card is lost or stolen and you dispute any purchases; and/or purchases made on your HSBC Credit Card are declined by the merchant or refunded; such purchases will not qualify as spends for the purposes of this Campaign. In the event that your card is lost or stolen, you can continue making purchases with your replacement HSBC Credit Card when you receive it and all such purchases made within the Campaign Period will continue to qualify for this Campaign.

You must ensure that you do not cancel your HSBC Credit Card within 60 calendar days of Campaign Period. Any spends made during Campaign Period on your HSBC Credit Cards that has been cancelled or suspended within 60 calendar days of the Campaign Period will not qualify as spends for the Campaign.

Any decision about whether spends on purchases qualify as spends for the purposes of this Campaign shall be resolved by us in our sole discretion. We shall determine, in our sole discretion, which customers qualify for Cashback.

When will I get the Cashback credited?

If you fulfill these Campaign Terms and Conditions, the Cashback will be automatically credited to your HSBC Credit Card account within 60 calendar days once the Campaign Period ends. It is your responsibility to ensure that your HSBC Credit Card Account is open then. Failure to do so by this date may mean that you are no longer eligible for the Cashback.

What else do I need to know about the Campaign?

These Campaign Terms and Conditions only apply in Egypt. We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time. Our decisions on all matters relating to the Campaign shall be final and conclusive.

You must be always up to date on all your payments on your HSBC Credit Card in order to participate in this Campaign. If any payments are overdue on any of your HSBC Credit Cards, or at any stage you are in breach of any of our terms and conditions, or if any of your HSBC Credit Cards have been suspended or cancelled by us, your spend will not qualify for the purpose of this Campaign.

Participating in this Campaign does not grant qualified customers the right to use HSBC's name, logo or images from or relating to the Campaign without HSBC's explicit written approval. Qualified customers may not make any public announcement regarding the Cashback or any other 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 award Cashback to qualified customers or debit Cashback from a qualifier immediately and without notice.

In addition to these Campaign Terms and Conditions, HSBC Personal Banking General Terms and Conditions for Egypt, HSBC Credit Card Agreement Terms for Egypt and any separate terms and conditions as available on www.hsbc.com.eg shall continue to apply. For all rates, fees and charges as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.com.eg

These Campaign Terms and Conditions shall be governed in all respects by the laws of the Arab Republic of Egypt. All disputes relating to these Campaign Terms shall be subject to the exclusive jurisdiction of the courts of the Arab Republic of Egypt.

Each of the terms and conditions set out in these Campaign Terms and Conditions need to be met.