

Campaign Terms and Conditions

For HSBC Bank Egypt unsecured personal finance for salary transfer customers 10 years' tenure campaign

For the duration from 9th of March 2023 till 8th of September 2023 (inclusive of both days)

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Egypt S.A.E (“we” or “us” or “HSBC”) has launched offer (“Campaign”) for all existing and new customers who apply for unsecured personal finance on a tenure up to 10 years from HSBC Bank Egypt and the bank have approved it. • The campaign period is from 9th of March 2023 till 8th of September 2023 (inclusive of both days). • 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 it carefully.
<p>Who is eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> • The campaign is open to all existing HSBC customers and new customers who apply for an unsecured personal finance against salary transfer over ten years’ tenure during the campaign period. This includes topping-up your existing finance and requests to buy-out your finance with another bank. • For customers with existing finance and applying for a top-up; (increasing their existing finance amount), at the time of applying for a new finance, the prices, terms of existing finance will remain the same. For the new finance, the prevailing rates, fees, terms and conditions at the time of granting the new finance will be applied, all rates, commissions, terms and conditions applied at the time of granting the new finance are applied to the amounts of the new finance, and the bank will take into account the incremental amount, not the total of the existing and new finance, when deducting the applicable administrative fees.
<p>What is the campaign offer?</p>	<p>Offer: Apply now for an Unsecured Personal Finance against salary transfer from HSBC Bank Egypt S.A.E. during the period from 9th of March 2023 till 8th of September 2023 (inclusive of both days) for tenure up to 10 years. The terms and conditions of personal finance and the terms and conditions of this promotional campaign shall apply.</p> <p>The campaign is open to all existing HSBC Bank Egypt customers and new to bank customers who apply for an unsecured personal finance against salary transfer during the campaign period. This also includes top-ups; customers who wish to increase their existing finance and buy-outs finance; customers who wish to transfer their finance from another bank to HSBC Bank Egypt.</p>
<p>What is the campaign period?</p>	<p>Campaign will start on 9th of March 2023 till 8th of September 2023 (inclusive of both days).</p>
<p>What are the eligible finance for the offer?</p>	<p>Fixed rate finance for salary transfer customers to HSBC Bank Egypt and they work in a company which is on Bank's approved list, including Car finance and Electric vehicles (EV) and Energy Efficient products' (EE) personal finance.</p> <ul style="list-style-type: none"> • <u>Asset-Link finance, overdrafts and other products not mentioned above are not included in this offer.</u> (All Personal Finance terms & conditions apply)

What will be the interest rate?	<p>The finance interest rate is determined based on each segment and the applicable eligibility criteria. Please contact your account relationship manager or the call center for product details and the applicable interest rate on your personal finance.</p>
Is there a mandatory requirement to have a life insurance before applying to HSBC Personal Finance?	<p>There is no mandatory requirement for you to have life insurance when applying for an HSBC unsecured personal finance.</p>
What else do the customer needs to know about the Campaign?	<ul style="list-style-type: none"> • These campaign terms and conditions apply in Egypt only. The bank reserves the right at its sole discretion to alter or amend these campaign terms and conditions, extend or end the campaign at any time subject to updating HSBC Bank Egypt public website www.hsbc.com.eg • HSBC’s decisions on all matters relating to the campaign shall be final and conclusive. • The bank reserves the right to refuse any application for a product or service. • This offer is only available to customers who meet the Eligibility Criteria mentioned above. HSBC shall determine, in its sole discretion, which customers are qualified for the offer and which not. • The campaign offering is not transferable. • In addition to these campaign terms and conditions, the HSBC Personal Banking General Terms and Conditions for Egypt, the HSBC Personal Finance Terms and Conditions 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 • We will not be liable (to the extent permitted by applicable law and regulations) for any loss or damage arising from the organization, maintenance or continuation of this campaign. This clause does not seek to exclude the liability of HSBC Bank Egypt for: <ul style="list-style-type: none"> A. Death or personal injury caused by negligence. B. Cheating or misrepresenting. C. Any other matter for which it would be unlawful to exclude or attempt to exclude liability. • These Campaign Terms shall be governed in all respects by the laws of Arab Republic of Egypt. • You consent to your data being stored, transferred and processed (either in Egypt or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify for the offer. • 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 the offer 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 proceed with the campaign offering for a qualifier immediately and without prior notice. • These campaign terms and conditions shall be governed in all respects by Cairo Courts and in particular 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 Cairo. • Each of the terms and conditions set out in this campaign terms and conditions needs to be met. • Bank’s staff are excluded from this campaign.