

HSBC Personal Loan Campaign Terms and Conditions– 10th March,2024 to 10th June,2024 (both days inclusive)

<p>When do these Terms and Conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - Bahrain (“we” or “us” or “HSBC”) has launched an offer for all new and existing HSBC customers who apply for a new or current personal loans. • The campaign period is from 10th March,2024 to 10th 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.
<p>Who are eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> • The Campaign is open to all existing and new HSBC customers who are Bahrain residents or nationals and who apply for a qualifying personal loan during the Campaign Period. The personal loan must also be approved and disbursed before or on 10th June,2024, in order for the Campaign Offer to apply. This also includes personal loans which are transferred from an existing lender.
<p>What is the Offer and related Terms and Conditions?</p>	<ul style="list-style-type: none"> • If you meet the qualifying conditions below, and you are eligible to participate (see above), :- <ul style="list-style-type: none"> ○ the Administration Fees applicable to your personal loan, as set out in the HSBC Schedule of Services and Tariffs published on our website, will be waived, and ○ provided you have minimum employment period of 24 months with the same employer in Bahrain, the interest rate applicable to your personal loan will be reduced by 1% against the applicable standard rate together “the Offer, subject to a minimum interest rate of 7.5% (annual nominal rate). • To qualify for the Offer you must during the Campaign Period: - <ul style="list-style-type: none"> ○ apply for an unsecured HSBC personal loan for minimum amount of BHD 10,000 (ten thousand) total loan amount (including personal loans which are transferred from an existing lender), and ○ have your personal loan application approved (which includes providing us with all the required documentation for your loan application) and ○ have your loan disbursed to your account held with HSBC.
<p>When and How will I get the reward?</p>	<ul style="list-style-type: none"> • The Offer shall be applied automatically to qualifying loans when all conditions are met including drawdown of the loan amount within the Campaign Period.
<p>Do any other terms and conditions apply to me?</p>	<ul style="list-style-type: none"> • Yes. • Personal Loans Terms and Conditions shall be governing your loan, nevertheless, as a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (Bahrain). They can be found on our website at www.hsbc.com.bh . Please ensure you have read and understood them.
<p>What else do I need to know about the Campaign?</p>	<ul style="list-style-type: none"> • Your age must be 21 years or above and a resident/national of Bahrain. • Staff of HSBC are excluded from the Offer. • These Campaign Terms and Conditions only apply in Bahrain. We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions (including extending or ending the Campaign) at any time without prior notice to you. HSBC’s decisions on all matters relating to the Campaign shall be final and conclusive. We reserve the right to refuse any application for a product or service. • You consent to your data being stored, transferred, and processed (either in Bahrain or overseas) by HSBC, its group companies and its authorized third parties to contact you. • You agree to take part in any promotional activities reasonably requested by us if you qualify for any of the offers in this Campaign. • Participating in this Campaign does not grant entrants the right to use HSBC’s name, logo or images from or relating to the Campaign without HSBC’s explicit written approval. Entrants 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 the HSBC at HSBC’s discretion not to award fee waiver to an entrant. • The Campaign Offers are not transferable. • HSBC Schedule of Services and Tariffs apply, please visit our website at www.hsbc.com.bh.

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| | <ul style="list-style-type: none">• These Campaign Terms and Conditions shall be governed in all respects by the federal laws of the Kingdom of Bahrain, and in particular by the laws of the Kingdom of Bahrain. All disputes relating to these Campaign Terms shall be subject to the exclusive jurisdiction of the courts of Kingdom of Bahrain. Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met. |
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Customer Name:

Customer Signature:

Date:

SSO Stamp and Signature (For Internal use)