



HSBC

Cashback Credit Card

Terms and Conditions

Effective date: 15th November,2020

- HSBC Personal Banking General Terms and Conditions (Bahrain) and the HSBC Credit Card Agreement Terms (Bahrain) and any separate terms and conditions, application literature, rates, fees and charges (including but not limited to charges for overseas transactions, as set out in Retail Banking Premier Tariff of Charges for Premier cards and Retail Banking Tariff of Charges for Advance & Personal Banking cards as amended from time to time and available on www.hsbc.com.bh), credit policies and limits, due diligence and eligibility criteria relating to your HSBC Cashback Credit Card (together the “General Terms”) continue to apply to your HSBC Cashback Credit Card unless otherwise specified.
- The Air Miles Terms and Conditions do not apply to the HSBC Cashback Credit Card. This means that you will not earn any Air Mile for any spends on your HSBC Cashback Credit Card.
- These terms and conditions (“HSBC Cashback Credit Card Terms and Conditions”) apply to the HSBC Cashback Credit Card and will apply in addition to the General Terms. In the event of any conflict, the terms contained in the HSBC Cashback Credit Card Terms and Conditions will prevail.
- We reserve the right to refuse any application (without providing an explanation for such refusal) for the HSBC Cashback Credit Card or any service relating to it.
- The HSBC Cashback Credit Card Terms and Conditions applies to HSBC Cashback Primary and Supplementary Credit Cards.
- All of the following benefits will apply to Primary and Supplementary HSBC Cashback Cardholders.

What is the Cashback offer?

Cashback (as a percentage of the relevant spend in the Cashback Category)	Cashback Category
2%	On all eligible retail Fuel spends in Bahrain (which are not made online)
2%	On all eligible retail Groceries spends in Bahrain (which are not made online)
2%	On all eligible retail groceries or fuel spends made online for merchants registered in Bahrain
1%	On all other retail spends

The maximum cashback you can you earn is per statement cycle is BHD 50

INTERNAL

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(the above together the “Cashback Categories” and each a “Cashback Category”)

You cannot earn Cashback in more than one Cashback Category for the same transaction. Please find below an illustration.

Transactions Type	Cashback category	Amount Spent (BHD)	Cashback rate %	Cash back earned (BHD)
Fuel at Bahrain fuel station	Fuel	500	2%	10
Groceries non online (Bahrain)	Groceries	1500	2%	30
Utilities	Other	150	1%	15
Groceries online (Merchant outside of Bahrain)	Other	300	1%	3
Electronics	Other	500	1%	5
Total cashback earned				63
Cashback Credited *				50
Balance **				13
* Credited cashback is lower than earned cashback due to monthly maximum cap of BHD 50				
** The balance cashback can only be adjusted against any reversal transactions in the future				

Which spends qualify for Cashback?

- If you make an eligible spend on any of the above Cashback Categories on your HSBC Cashback Credit Card you will be entitled to earn the relevant Cashback as specified in the table above. Please note the maximum Cashback amount per statement cycle is BHD 50. (“Cashback”).
- The maximum Cashback specified above that you can earn in each statement cycle will apply to each Account irrespective of the number of Primary or Supplementary cards you hold.
- Cashback accrued for transactions by a Supplementary Cardholder shall be credited to the HSBC Cashback Credit Card account (“Account”) of the Primary Cardholder. Where a Supplementary Cardholder has a separate limit the Cashback will be earned on transactions done on the Supplementary card and will be credited to the Supplementary card.
- Cashback cannot be exchanged for any other rewards, and is not refundable, replaceable, or transferable under any circumstances, and cannot be re-converted back to Cashback accrued. Only retail purchases made on the eligible Cashback Categories by you using your HSBC Cashback Credit Card qualify for the Cashback.
- The following transactions will not be eligible for earning Cashback:
 - Any balance transferred to the Account;
 - Flexi Instalment Plan;
 - Quasi cash transactions (including but not limited to currency exchange);
 - All cash advances;
 - Purchase of travelers cheques;
 - Finance and other fees and charges, including premiums for Credit Shield Plus;
 - Credit Card repayments;
 - Any credit transaction including as but not limited to refunds, reversals, refund of disputed transactions;

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- Any transactions which are over your assigned credit limit;
- Any unauthorized or fraudulent retail transaction; or
- Any other transactions determined by us from time to time.
- Unless expressly stated in these HSBC Cashback Credit Card Terms and Conditions, or otherwise notified to you, you are not entitled to earn Cashback from any other categories of transactions.
- We may at our discretion change the types of transactions and or Cashback Categories which are eligible for Cashback.
- Only retail purchases that have been posted to your Account within your statement cycle period will be eligible for Cashback in that month. Please note the date your transaction is posted to your Account may be later than the actual transaction date. For example, if your statement cycle (i.e. when your statement is generated) is on the 30th of the month and a purchase made on the 29th of the month is posted to your Account on the 1st of the following month, the Cashback will only be accrued for this particular transaction in the next statement cycle.
- International spends which are not in Bahraini Dinars (BHD) will first be converted to Bahraini Dinars (BHD) (using the prevailing exchange rate as determined by Visa) before the Cashback is calculated. We will also exclude any fees or charges when calculating the Cashback. You cannot earn Cashback in more than one Cashback Category for the same transaction.
- If an eligible groceries or a fuel spend has been made online at a merchant located outside of Bahrain we will apply the "Other retail spends" category (provided it is an eligible spend) which may have a different Cashback earn rate (please refer to the table above in these terms).
- Pre-authorizations on your HSBC Cashback Credit Card will not qualify for the purposes of your eligibility towards the Cashback unless the transaction is authorized and posted to your Account.
- If your HSBC Cashback Credit Card is lost or stolen and you dispute any purchases; and/or purchases made on your HSBC Cashback Credit Card are declined by the merchant or refunded; such purchases will not qualify as spends and will not be considered for Cashback. In the event that your HSBC Cashback Credit Card is lost or stolen, you can continue making purchases with your replacement HSBC Cashback Credit Card when you receive it and all such purchases made will continue to qualify for Cashback.
- Any decision on how spends are classified for each Cashback Category is according to the classification as determined by Visa. Any decision about whether spends on purchases qualify as spends for the purposes of Cashback shall be resolved by us in our sole discretion and our decision is final.

What is a statement cycle period?

- This is the period which starts the date your statement is issued and continues until the next statement.

When will the Cashback be credited?

- If you fulfil the General Terms and these HSBC Cashback Credit Card Terms and Conditions, and providing you have paid the minimum payment due by the due date, then the eligible Cashback amount will be automatically credited to your Account by the date of the next monthly statement. For example, if your Account statement is the 1st of every month, the eligible Cashback amount will be credited to your Account by 1st of the following month for the previous statements transactions. We may adjust your account to correct any errors. It is your responsibility to ensure that your Account is open, active and in good standing when you start using your HSBC Cashback Credit Card. Failure to do so may mean that you are no longer eligible to earn Cashback. If you do not make the minimum

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payment by the date indicated on your statement, then we will not credit the Cashback to your Account until you are up to date with all payments on your Account.

- The Cashback amount will be credited after being rounded off up to 3 decimal places. Any Cashback amount credited to your Account will offset against your outstanding balance as per the existing payment allocation method outlined in the HSBC Credit Card Terms Agreement Terms. If the Cashback amount is higher than your outstanding balance, the surplus amount will remain on your HSBC Cashback Credit Card as a credit balance that you can use for subsequent transactions.
- Customers are recommended to check their monthly statements for the outstanding amount before making the payment.

What will happen to my Cashback accrued if I close the card mid-cycle?

- Any Cashback accrued for transactions posted to your HSBC Cashback Credit Card from the last statement date up to the date of closure will be credited to your Account and will be treated as a payment towards your outstanding balance. You will then have to clear any remaining balance before the HSBC Cashback Credit Card can be closed.
- If you choose to transfer your Cashback Credit Account balance to another HSBC Credit Card mid statement cycle, then any Cashback accrued for transactions posted to your HSBC Cashback Credit from the last statement date up to the date of closure will not be credited to your Account.

How will any reversal or refunds to purchases be handled for Cashback?

- Cashback accrued or credited for any retail transaction that is subsequently reversed or refunded (“**Reversed Cashback**”) will automatically be reversed from the total Cashback amount eligible in the statement cycle when the refund or reversal has been received. Where you have no Cashback in such next statement cycle, the Reversed Cashback will be due from you and you will remain liable until we receive such amount.

Is there an annual fee?

The annual fee can be found in our Retail Banking Premier Tariff of Charges for Premier cards and Retail Banking Tariff of Charges for Advance and Personal Banking cards on our website. From time to time we may publish an offer on our website. If you meet the qualification criteria, your annual fee for that year will be waived. Otherwise, the annual fee will be due on the 13th month and annually thereafter where applicable.

What else do I need to know?

- You are eligible for only one Primary HSBC Cashback Credit Card.
- You must be up to date on all your payments on your HSBC Cashback Credit Card and not exceed the credit limit at all times in order to be eligible for Cashback. If any payments are overdue on your HSBC Cashback Credit Card, or at any stage you are in breach of any of the General Terms or these HSBC Cashback Credit Card Terms and Conditions, or if your HSBC Cashback Credit Card has been suspended, blocked or cancelled by us, your spends will not qualify for the purpose of Cashback.
- These Terms and Conditions shall be governed in all respects by the laws of the Kingdom of Bahrain. All disputes relating to these Terms shall be subject to the exclusive jurisdiction of the courts of the Kingdom of Bahrain.
- Each of the terms and conditions set out in these HSBC Cashback Terms and Conditions needs to be met.
- HSBC will not be liable for any default due to war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of HSBC.

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- You agree that your continued usage of the HSBC Cashback Credit Card constitutes your acceptance of the HSBC Personal Banking General Terms and Conditions (Bahrain), the HSBC Credit Card Agreement Terms (Bahrain) and the HSBC Cashback Credit Card Terms and Conditions (as changed or varied from time to time).

Customer Name: _____

Account# _____

Customer Signature: _____

Date: _____

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