



HSBC Personal Loan Fee Waiver Campaign Terms and Conditions – 20th February, 2023 to 18th May, 2023 (both days inclusive)

When do these Terms and Conditions apply?	<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 personal loan.• The campaign period is from 20th February, 2023 to 18th May, 2023 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 is eligible to participate in the Campaign?	<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 new or Current unsecured personal loan for a minimum loan amount of BHD 15,000 (minimum Total loan amount) during the Campaign Period.
What is the Offer and related Terms and Conditions?	<ul style="list-style-type: none">• If you apply for an HSBC personal loan during the Campaign Period for a minimum amount of BHD 15,000 (minimum total loan amount), and your application is approved (which includes providing us with all the required documentation for your loan application) and the loan is drawn fully within the Campaign Period, the administration fees as set out in the HSBC Schedule of Services and Tariffs applicable to the personal loan will be waived “the Offer”.• You will pay interest on your personal loan at the rates advertised by the Bank at that time based on the normal loan qualifying criteria as set out in the HSBC Schedule of Services and Tariffs. For further details please contact us on 80008788 or visit www.hsbc.com.bh.
When and how will I get the reward?	<ul style="list-style-type: none">• If you qualify for the Offer the fee waiver shall apply automatically upon disbursement of the loan amount to your account held with HSBC.
Do any other terms and conditions apply?	<ul style="list-style-type: none">• Yes.• Your Personal Loans Terms and Conditions shall govern your loan. Plus, 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.
What else do I need to know about the Campaign?	<ul style="list-style-type: none">• Your age must be 21 years or above and you must be 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 and cannot be redeemed for cash.• HSBC Schedule of Services and Tariffs apply, please visit our website at www.hsbc.com.bh.• 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.