



**HSBC Advance New to Bank Customers Offer Terms and Conditions**  
**15<sup>th</sup> December 2021 until 15<sup>th</sup> March 2022 (both dates included)**

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> <li>• HSBC Bank Oman S.A.O.G (“<b>we</b>” or “<b>us</b>” or “<b>our</b>” or “<b>bank</b>” or “<b>HSBC</b>”) has launched a campaign for all new to bank HSBC Advance Accounts opened between 15th December 2021 and 15th March 2022, both dates included (“<b>Campaign Period</b>”).</li> <li>• These terms and conditions (“<b>Offer Terms and Conditions</b>”) apply in respect of the Offer. These apply to you so far as the law and regulation permits, please read them carefully.</li> </ul>						
<p>Who is eligible to participate in the Offer?</p>	<ul style="list-style-type: none"> <li>• The Offer is applicable to New to Bank customers who open an HSBC Advance account during the Campaign Period and successfully meet the “<b>Eligibility Criteria</b>” mentioned below:  <a href="#">HSBC Advance</a></li> <li>• Open a new HSBC Advance account and maintain any of the following eligibility for HSBC Advance: <ul style="list-style-type: none"> <li>○ Minimum monthly net salary transfers to the bank between OMR 500 and OMR 4000 into the HSBC Oman account and any 1 additional product except a transactional Bank Account (additional product includes a Term deposit, a Credit Card, a Personal loan or a Mortgage), or;</li> <li>○ Minimum monthly average balance of OMR 10,000 in deposits and/or investments (or equivalent in foreign currency)</li> </ul> </li> </ul>						
<p>What is the offer and related terms and conditions?</p>	<p>For the purposes of these Offer Terms and Conditions, the “Offer” shall mean the following:</p> <table border="1" data-bbox="305 905 906 1041"> <thead> <tr> <th>Condition</th> <th>Offer</th> </tr> </thead> <tbody> <tr> <td>Advance by Salary</td> <td>OMR 40 credited into your account</td> </tr> <tr> <td>Advance by Balance</td> <td>OMR 50 credited into your account</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• For you to be eligible for the “Offer” you must: <ul style="list-style-type: none"> <li>○ Apply for a New to Bank Advance account under any of the previously mentioned “Eligibility Criteria” during the Campaign Period,</li> <li>○ Your Advance account must be opened on or before 15<sup>th</sup> March 2022, and,</li> <li>○ You must have met all our identification and verification requirements;</li> </ul> </li> <li>• If you fall under any of the following criteria, you will <b>not</b> be eligible for the “Offer” <ul style="list-style-type: none"> <li>○ You are converting your existing HSBC account to Advance,</li> <li>○ You are converting your existing single account to a joint Advance account,</li> <li>○ You currently have any other product(s) with HSBC,</li> </ul> </li> <li>• The Offer is not open to any existing HSBC account holders</li> <li>• The following New to Bank customers do not qualify for this campaign: <ul style="list-style-type: none"> <li>○ All Personal Banking New to Bank customers</li> </ul> </li> <li>• To be eligible you must be a resident of Oman and over the age of 18</li> <li>• Please note, whilst you may be eligible to apply under the Offer, the HSBC Advance account remains subject to our internal policies and we have no obligation to accept your application for a new HSBC account or the subsequent product application.</li> <li>• Even if HSBC accepts your request and confirms your eligibility for the New to Bank account, the eligibility requirements shall remain to apply for all subsequent product and account applications.</li> <li>• This Offer is not valid in conjunction with any other offer provided by HSBC to its new customers and HSBC reserves the right to decide on whether you are eligible for this Campaign or not.</li> <li>• Joining Bonus Offer: This offer is only available to customers who meet the New to Bank Eligibility Criteria specified above and our internal policies. Based on the Eligibility Criteria your account meets, to be eligible for this particular offer you must: <ul style="list-style-type: none"> <li>○ Transfer your salary within the first 60 calendar days of opening your new HSBC Advance account and avail the additional product; or</li> <li>○ Maintain the relevant minimum balance requirement for at least 3 months from the date of opening your New HSBC account.</li> </ul> </li> <li>• Each New to Bank customer who qualifies for the Offer is only entitled to a one time Joining Bonus</li> </ul>	Condition	Offer	Advance by Salary	OMR 40 credited into your account	Advance by Balance	OMR 50 credited into your account
Condition	Offer						
Advance by Salary	OMR 40 credited into your account						
Advance by Balance	OMR 50 credited into your account						

When and How will I get the reward?	<ul style="list-style-type: none"> <li>Joining Bonus Offer: If you meet the Offer Eligibility Criteria above, the cash will be credited to your account 3 months after the campaign has ended on 15<sup>th</sup> March 2022.</li> </ul>
Do any other Terms and Conditions apply to me?	<p>Yes.</p> <p>As a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (OMAN). They can be found on our website at <a href="http://www.hsbc.co.om">www.hsbc.co.om</a>. Please ensure you have read and understood them. In addition to this, where you have taken a specific HSBC product, your product will be governed by the applicable product terms and conditions. For example, any HSBC Credit Card will be governed by the HSBC Credit Card Agreement Terms. You must ensure that you have read and understood the product terms and conditions applicable to your HSBC product(s).</p>
What else do I need to know about the Offer?	<ul style="list-style-type: none"> <li>These Offer Terms and Conditions only apply in the Sultanate of Oman. We reserve the right at our discretion to alter, amend or withdraw these Offer Terms and Conditions at any time without prior notice to you. Our decisions on all matters relating to the Offer shall be final and conclusive.</li> <li>This offer is only available to customers who meet the Eligibility Criteria. HSBC shall determine, in its sole discretion, which customers qualify for the offer.</li> <li>HSBC reserves the right to change these Campaign Terms and/ or cancelling the Offer at our discretion and without incurring liability as a result.</li> <li>HSBC's decisions on all matters relating to the Campaign shall be final and conclusive.</li> <li>For the avoidance of doubt, "working day" means Sunday to Thursday inclusive but excludes Fridays and Saturday and any day where HSBC is closed upon the direction of the Central Bank of Oman</li> <li>You agree to take part in any promotional activities reasonably requested by us if you qualify for the Offer.</li> <li>You consent to your data being stored, transferred and processed (either in Oman or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify to the Offer.</li> <li>Participating in this Offer does not grant entrants the right to use HSBC's name, logo or images from or relating to the Offer without HSBC's explicit written approval. Entrants may not make any public announcement regarding any other aspect of this Offer without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to give the cash reward to an entrant or debit the cash back from a qualifier immediately and without notice in addition to the bank right to take the legal action.</li> <li>In addition to these Offer Terms and Conditions, the HSBC Personal Banking Terms and Conditions for Oman, the HSBC Credit Card Agreement Terms for Oman and any separate terms and conditions as available on <a href="http://www.hsbc.co.om">www.hsbc.co.om</a> shall apply. For all rates, fees and charges (including overseas transactions) as set out on the HSBC Schedule of Services and Tariffs, please visit our website at <a href="http://www.hsbc.co.om">www.hsbc.co.om</a>.</li> <li>We will not be liable (to the extent permitted by law and regulation) for any loss or damage arising out of organising, holding or extending this Campaign. This clause does not seek to exclude the liability of HSBC for (a) death or personal injury caused by their negligence, (b) fraud or fraudulent misrepresentation, and/or (c) any other matter for which it would be unlawful for them to exclude or attempt to exclude their liability.</li> <li>These Offer Terms and Conditions shall be governed in all respects by the laws of the Sultanate of Oman. All disputes relating to these Offer Terms and Conditions shall be subject to the exclusive jurisdiction of the Muscat Primary Court of Oman.</li> <li>Staff of HSBC are excluded from the Offer.</li> </ul>

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