

Mandoos Non Interest Bearing Savings Account ("Mandoos Account")

Terms and Conditions for the year 2021

The following Terms and Conditions are in addition to the HSBC Oman Personal Banking General Terms and Conditions.

The Mandoos account draws

- 1 In these terms and conditions, 'we', 'us', 'HSBC', 'Bank' and 'our' refer to HSBC Bank Oman SAOG trading as "HSBC Oman". Where we say "month" or "quarter", we mean Gregorian calendar month and quarter (every three months). Additionally, where we say "special occasion" we mean Eid Al Fiter, Eid Al Aladha, and National day. Moreover, where we say "special draw" we mean draws for special category of customers.
- 2 The Mandoos Prize Draw (the "Draw") is a series of periodical draws to run indefinitely or unless we choose to end the Draw under clauses 19 or 20. The Draw is a free prize draw. Entry to the Draw will not affect any of the conditions of your account. Where your account conditions allow you to make withdrawals, you are free to do so, but you must maintain the qualifying balance set out in (clause 8) throughout the month in order to qualify for the Draws.
- 3 The prizes for each Draw will be announced by us on our website and through any other means of communication as we may choose from time to time.
- 4 Once you open a Mandoos Account in any of our branches in the Sultanate of Oman, you will automatically enter into each Draw in accordance with the eligibility criteria set out in clause 5. You may choose to opt-out of the Draws in accordance with clause 18.

How to qualify

- 5 To be a qualifying customer for each Draw, you must be an individual and must comply within all of the conditions in clause 5 (a), 5 (b) and 5 (c) below.
 - a. You must hold a Mandoos Account, containing the minimum qualifying balance. The way this is calculated is explained in clause 8 below. This does not include any balance in any other accounts you may have with us.
 - b. For the purposes of the Draw, and these terms and conditions, a Mandoos Account is a HSBC-branded personal retail savings account offered through our retail business under the HSBC Oman brand.
 - c. The Mandoos Account must be held:
 - i. in the qualifying customer's own name; or
 - ii. by another person (known as a 'representative') on behalf of a qualifying customer. A representative may hold an account under a power of attorney or through appointment of the Oman courts. We will only recognize the validity of the representative if the account appears in our records to be held in one of these ways.



- 6 We, may take whatever action we consider appropriate to meet any obligations, either in the Sultanate of Oman or elsewhere in the world, relating to the prevention of fraud, money laundering, terrorist activity, bribery, corruption, tax evasion and the provision of financial and other services to persons who may be subject to economic or trade sanctions. This may include, but is not limited to investigating and intercepting payments into and out of your account(s) (particularly in the case of international transfers of funds), investigating the source of or intended recipient of funds, sharing information and documents with domestic and overseas tax authorities and withholding income from your account and transferring it to such tax authorities. It may also include making enquiries to establish whether a person is subject to sanctions.

We shall not be responsible to you or any third party for any loss incurred as a result of the Draw.

Customers who are not included

- 7 You are not eligible for the Draw if :
- a. you do not meet the eligibility requirements of the Draw;
 - b. you are an employee of HSBC Bank Oman or any company in the HSBC Group. If you become an employee of HSBC Bank Oman or the HSBC Group after you have registered for the Draw, you will not be eligible for any of the following draws, but you can enter the draws again if you later stop being employed within HSBC Bank Oman or the HSBC Group.

What is a qualifying balance?

- 8 The number of entries into the Draw a customer is entitled to depend on the balance in his or her account.
- a. Please refer to the Mandoos Prize Draw 2021 for details on the prize scheme.

To qualify into the Draw, a customer must meet the following criteria:

- i. in respect of the prize draws awarding OMR 100 on a monthly basis, an average balance of at least OMR100 in a Mandoos Account for the month before the Draw takes place; this is equivalent to two entries into the draw.
- ii. in respect of the prize draws awarding OMR 2,000, an average balance of at least OMR10,000 in a Mandoos Account for the month before the Draw takes place; this is equivalent to two hundred entries into the draw.

The draw awarding OMR 2,000 will be conducted monthly with the exception of the following months: March, June, September and December.

- iii. In respect of the quarterly prize draws, an average balance of at least OMR35,000 in a Mandoos Account for the month before the Draw takes place; this is equivalent to seven hundred entries into the draw.
- iv. In respect of the special occasions prize draws during Eid al Adha, Eid al Fitr and National Day, an average balance of at least OMR100 in a Mandoos Account for the month before the Draw takes place; this is equivalent to two entries into the draw.

- b. For every additional OMR50 held as average balance in a Mandoos Account for the whole of the month before the Draw takes place, a customer will be given an extra entry into the Draw
- 9 We will check your balances before each Draw to determine whether or not you qualify to be entered into the Draw.

If mistakes are made

- 10 We will also not be responsible if a Draw cannot go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure by any third party to perform services or for any cause beyond our reasonable control where the bank decision will be final in this regard.

The draw and how it works

- 11 The Draw will be held within ten business days after the end of each Gregorian calendar month. We will randomly select customers ("potential winners") for all prizes from amongst those customers who:
- a. have opened a Mandoos Account; and
 - b. have held a qualifying balance in accordance with clauses 8 and 9.
- 12 In all matters relating to the Draw, our decision is final and we will not respond to further questions or queries. We do not accept any liability for any letters or communications lost, damaged or delayed in transit.
- 13 If a Draw cannot take place on the scheduled date and time and is not cancelled under clause 19, it will take place as soon as it's reasonably possible based on our discretion afterwards.

Announcing the winners and prize payment

- 14 Within one month of the date of each Draw, where we can, we will send an SMS to winners in accordance with clause 12. We will use the last known mobile number that we have in our records. We may also try to contact winners by other means, such as, telephone or e-mail, where we have these details.
- 15 All winners consent to taking part in any related publicity, including disclosing names, nationalities and the prize amount.
- 16 Each prize of the Draw (the "Prize") will be paid within one month of the Draw date by crediting the winning account. If for any reason we are unable to credit the Prize to the winning account, the Prize will held with us for six months following the Draw date. If, after these six months the Prize is unclaimed, the Bank has the right to recall the prize.
- 17 If, at any time, a winner decides not to accept his prize, the Bank will transfer the particular prize amount to Oman Charitable Organization as per the regulations stipulated by Central Bank of Oman. The winner will need to fill in a transfer request otherwise clause 16 will apply if the prize is not yet credited to the winner account.

How to stop taking part

- 18 If, at any time, you decide you don't want to take part in future draws, you will need to close your Mandoos account. If your Mandoos Account is closed at any time, you will automatically be taken out of the Draw.

Changes to the draw and if we end the draw

- 19 We may cancel any of the Draws, without notice, where we are prevented from continuing because of:
- a. a legal or regulatory issue;
 - b. a systems failure;
 - c. the failure by any third party to perform services; or
 - d. for any cause beyond our reasonable control.

If this happens, we will notify you by placing a notice in our branches, and on our website.

- 20 We may stop operating or change these terms and conditions relating to the Mandoos Account (including the Draw) at any time by giving you 60 days' written notice.

Issued by HSBC Bank Oman S.A.O.G, PO Box 1727, PC 111 CPO-Seeb, Sultanate of Oman. Commercial license number: 1/08084/9 Tax card number: 8089567

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