

## HSBC Credit Card Usage Campaign Campaign– 23th July till 23<sup>rd</sup> September 2019– Terms and Conditions

When do these terms and conditions apply?	<ul style="list-style-type: none"> <li>• HSBC Bank Oman SAOG (“we” or “us” or “HSBC”) has launched an offer (“Campaign”) for existing customers who use their HSBC credit card during the campaign period.</li> <li>• The campaign period is from <b>23th July till 23<sup>rd</sup> September 2019</b> both days inclusive (“Campaign Period”).</li> <li>• 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.</li> </ul>
Who are eligible to participate in the Campaign?	<p>(a) Use your Oman HSBC credit card for transactions of OMR 10 and above in Oman (the “Oman Transactions”). Each Oman Transaction will entitle you to one entry into the prize draw (for example a transaction amounting to OMR 100, will equal 10 prize draw entries); or</p> <p>(b) Use your Oman HSBC credit card for transactions of OMR 10 and above outside of Oman (the “Foreign Transactions”). Each Foreign Transaction will entitle you to two entries into the prize draw (for example a Foreign Transaction amounting to OMR 100, will equal 20 prize draw entries).</p> <p>C) Use your Oman HSBC credit card for transactions of OMR 10 and above any online transaction “Foreign Transactions” Or Oman Transactions). Each Online transaction will entitle you to two entries into the prize draw (for example a online transaction amounting to OMR 100, will equal 20 prize draw entries</p> <p>D) The bank employees are not participate in the Campaign</p>
What is the offer?	<p>Existing Cardholders: If existing cardholder used his/her credit card for a POS transaction in Oman or outside or online during the Campaign Period, the customer will be then eligible to enter into a lucky draw for a chance to win cash back of OMR 100 into his/her credit card account. In order to be eligible to qualify in the draw, the customer must use credit card for a POS transaction in Oman or outside or Online for a minimum of OMR 10 during the campaign period.</p> <p>New Cardholders (applied during the campaign period) For customers who applied the credit card during the campaign period, they must use their credit card on or before 23 July 2019 to be eligible to enter into the lucky draw. They must use the credit card for a minimum of OMR 10 for a POS transaction in Oman or outside, or online.</p> <p>The draw will occur on 31 of October 2019 at HSBC Bank Oman’s premises in Muscat and customers will be notified on their registered contact numbers through SMS and the winning prize will be credited to his/her credit card account by 7<sup>th</sup> of November 2019.</p>
When and which qualify for the purpose of the campaign?	<ul style="list-style-type: none"> <li>• Campaign offers cannot be combined with any previous or other campaign offer on HSBC products.</li> <li>• Any decision about whether the customer qualifies for the purposes of this Campaign shall be resolved by HSBC at its sole discretion. We shall determine solely which customers qualify for the Campaign</li> </ul>
What else do I need to know about the Campaign?	<ul style="list-style-type: none"> <li>• This prize draw shall exclude any ATM withdrawals</li> <li>• Corporate credit are exclude from the campaign</li> <li>• These Campaign Terms and Conditions only apply in the Sultanate of Oman. We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time without prior notice to you. Our decisions on all matters relating to the Campaign shall be final and conclusive.</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 win the cash prize.</li> <li>• 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 the cash prize or any other 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 cash prize to an entrant or debit cash prize from a winner immediately and without notice.</li> <li>• Any attempt to defraud or violate these official rules in any way in connection with the Campaign may be prosecuted to the fullest extent of the law at HSBC’s sole discretion. HSBC reserves the right to make any investigation into the eligibility of an Entrant and delay the award of any prize during the investigation for any period of time deemed necessary and pending the receipt of all and any information deemed necessary. If HSBC suspects any Entrant of attempting to defraud or violate the rules in any way, then HSBC reserves the right to disqualify that Entrant from this and all future Campaigns. HSBC’s decisions from any such investigation shall be final and binding in all respects.</li> <li>• Entrants agree to release HSBC and /or their parent, subsidiaries, affiliates, divisions, agents and employees to the fullest extent permitted by law, from any and all liability, claims for damage arising out of the Entrant’s participation in the Campaign, the use of any entries as stated herein and the acceptance and use of any prizes.</li> <li>• HSBC’s decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.</li> <li>• To the fullest extent permitted by law, HSBC shall not be held liable for any loss or damages howsoever arising in connection with the Campaign.</li> <li>• In addition to these Campaign Terms and Conditions, the HSBC Personal Banking General Terms and Conditions for the Sultanate of Oman and any separate terms and conditions as available on <a href="http://www.hsbc.co.om">www.hsbc.co.om</a> shall continue to 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>• These Campaign Terms and Conditions shall be governed in all respects by the laws of the Sultanate of Oman,. All disputes relating to these Campaign Terms shall be subject to the exclusive jurisdiction of the Courts of Oman.</li> <li>• Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.</li> </ul>