



The Hongkong and Shanghai Banking Corporation Limited
Incorporated in Hong Kong with Limited Liability

TERMS & CONDITIONS

(FRIENDS & FAMILY CAMPAIGN)

- The Campaign shall be valid from **22 November 2023 to 31 March 2024** (the "Campaign Period") both dates inclusive, and can be extended at HSBC's discretion.
- Existing HSBC Customer (referrer) with highest number (minimum 3 successful conversions) of successfully converted referral will win an Apple iPad (10th Generation) 64GB.
- Each successful referral will grant referrer a guaranteed reward worth BDT 5,000 in the form of voucher of Aarong, G&G or Daraaz.
- The referrer making a successful referral must be an existing HSBC account holder to qualify for the Campaign. A new customer can act as a referrer after opening his/her first account with HSBC Bangladesh.
- The referred customer should be a new customer to HSBC Bangladesh, i.e., should not have an existing account with HSBC Bangladesh.
- In order to qualify the lead as a successful referral, the referred must open a Select account with HSBC Bangladesh before the end of the campaign period with the required Select Balance (BDT 1 million or equivalent). The account holder shall need to retain the balance for at least 2 (two) months at a stretch during campaign period or for 2 months from opening the account (if the campaign period ends before 2 months from opening the account).
- HSBC in its sole discretion can determine whether a lead qualifies as a successful referral for the purpose of this Campaign.
- Terms and conditions may be changed by HSBC at its absolute discretion and such amended terms and conditions shall prevail over any provisions or representations contained in this or any other Campaign or Campaign can be cancelled, discontinued, suspended or terminated at any time at the HSBC's discretion and without incurring liability as a result and no qualifying customer(s) shall be entitled to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by such qualifying customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- New customers referred to HSBC may be asked to provide the names of the referring customers for validation purposes.
- The Customer shall be fully responsible for ensuring authority/permission to share any personal or identification information of persons referred by the Customer for the Campaign. By providing the reference, the customer acknowledges and confirms that he/ she has obtained the necessary authority/permission to share the aforesaid information related to the referred person(s) and HSBC shall assume no liability or responsibility in this regard.
- In last week of every month during the campaign period, referrers shall be communicated about any successful referral conversion during the month and the reward voucher(s) for the successful conversion shall be delivered to customer accordingly.

- The winner of the highest number of successful lead conversion referred by any referrer (minimum 3 successful conversion) shall be communicated and the reward shall be sent to the winner on or after 01 June 2024.
- All applicable taxes and duties in relation to the reward amount shall be borne by the qualifying customer(s) and HSBC shall deduct at source, any applicable tax or withholding tax from the bonus payments, without prior notification to the qualifying customer(s).
- All matters related to the Campaign and reward payment shall be subject to the Personal Account Terms and Conditions and the applicable laws and regulations of Bangladesh and any separate product terms and conditions as available on www.hsbc.com.bd shall continue to apply. In the event of inconsistency between this Campaign's terms and conditions and all other applicable terms and conditions, this Campaign's terms and conditions shall prevail insofar as they apply to this Campaign. The terms and conditions contained above shall be binding and enforceable upon the qualifying customer(s) in consideration of the reward paid by HSBC. By participating in this Campaign, qualifying customer(s) agrees to be bound by this Campaign's terms and conditions and the decision of HSBC. In the event the customer does not agree to the terms and conditions, he/she/they may opt out of the Campaign and refund any amount received as a reward from HSBC.
- To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Campaign.
- In no event will HSBC be liable for any losses or damages (including without limitation, loss of income, profit or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever rising whether in contract, tort, negligence or otherwise, in connection with this Campaign, even if HSBC has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- HSBC shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, pandemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC.
- HSBC's decision on all matters relating to this Campaign is final and in case of any dispute will be final and binding on all qualifying customer(s) of this Campaign and no correspondence will be entertained.
- These terms and conditions and any disputes arising from these terms and conditions are governed by the laws of Bangladesh and the exclusive jurisdiction of the Courts of Bangladesh.

Visit : hsbc.com.bd

Call : 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas)