

**Refer a Friend Campaign - Advance – 15 July 2019 to 31 December 2019 – Terms and Conditions**

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> <li>• HSBC Bank Oman SAOG (“we” or “us” or “HSBC”) has launched an offer (“Campaign”) for its existing Customers who refers anyone to open a new Advance account with HSBC during the campaign period while meeting the account criteria.</li> <li>• The campaign period is from <b>15 July 2019 to 31 December 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>
<p>Who are eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> <li>• The Campaign is open to all existing Advance customers who refer anyone to open a new Advance account.</li> <li>• Customers can make referrals during the Campaign Period and there is no cap on the maximum number of successful referrals.</li> <li>• The Advance customer who makes a successful referral must be an existing HSBC Bank Oman Advance account holder to qualify for the Campaign.</li> <li>• Customers must maintain the Advance relationship eligibility criteria for the purposes of this Campaign from the time they open their account until 31 December 2019. The eligibility for HSBC Advance are:             <ul style="list-style-type: none"> <li>a) Minimum monthly average balance of OMR 10,000 in deposits and/or investments or,</li> <li>b) Minimum monthly salary transfer of OMR 700 per month</li> </ul> </li> <li>• HSBC employees are not eligible for the Campaign. Employer representatives such as HR personnel who refer customers to us in their ordinary course of business are not eligible for this Campaign</li> </ul>
<p>What is the offer?</p>	<ul style="list-style-type: none"> <li>• The Campaign is open to all existing Advance customer who refers a friend to open a new Advance account during the campaign period will be credited with OMR 30 into their account</li> </ul>
<p>When and which qualify for the purpose of the campaign?</p>	<ul style="list-style-type: none"> <li>• The Campaign is open to all Advance customers who refer anyone to open a new Advance account.</li> <li>• The Advance customer who makes a successful referral must be an existing HSBC Bank Oman Advance account holder to qualify for the Campaign.</li> <li>• Existing customers of HSBC Bank Oman, who reclassify their accounts to another proposition, add a joint applicant or start transferring salaries will not qualify.</li> <li>• The prize will be credited to the referring customer’s account <b>3 months after</b> the account is opened</li> </ul>
<p>What else do I need to know about the Campaign?</p>	<ul style="list-style-type: none"> <li>• Non-residents of Oman are not eligible for the campaign</li> <li>• We have the sole discretion to determine whether a referral qualifies as a successful referral for the purpose of this 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 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 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 the prize to an entrant or withdrawal the 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>