

HSBC Expat

New Current Account

Opening Cash Back Offer

General Terms

1. These terms (the “Offer”) apply in addition to and should be read together with our HSBC Expat Banking Terms and Conditions which can be found at <https://expat.hsbc.com/legal/>
2. To be eligible for the Offer:
 - You must be a new customer of HSBC Expat since 1 January 2023 and not have held an HSBC Expat account (regardless single name or joint name) as at 31 October 2022.
 - You must open a new HSBC Expat current account between 1 January 2023 and 31 March 2023; and within 90 days of the account being opened:
 - i. you must hold a total relationship balance of £50,000 or greater with HSBC Expat and maintain a minimum account balance of at least £50,000 (or currency equivalent) until we make the Offer payment of £300.
 - ii. you must register for HSBC Expat Mobile or Online banking services; and
 - iii. you must activate a Global Money Account.
3. We may withdraw this Offer at any time without notice. If any dispute arises out of this Offer, our decision shall be final.
4. You may only take advantage of this Offer once and it is not transferable.
5. Joint accounts will only qualify for one single payment
6. We'll only make one payment, and we'll do this within 60 calendar days of you meeting the eligibility criteria set out above. The payment will be to your main HSBC account.
7. We may refuse to accept any application for any product or service at our absolute discretion. Should we refuse an application we are not required to provide reasons.
8. While banking offshore with HSBC Expat can have certain advantages and benefits for you, you should inform yourself comprehensively to be sure it is the right choice for you. For example, only, HSBC Expat does not provide tax or regulatory advice – if you are uncertain about your position, we encourage you to seek independent professional advice.

HSBC Expat is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request. Deposits made with HSBC Expat are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the UK's Financial Ombudsman Service. However, deposits made with our office in Jersey are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such scheme.

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