

# Introduce a Friend Offer

## Terms and Conditions

### Definitions

**Qualifying Criteria** mean you must be an HSBC Premier customer of HSBC Expat, and your recommended friend must successfully open an HSBC Premier account with us and meet our HSBC Premier qualifying criteria within 90 days of account opening. We must receive your recommended friend's HSBC Premier account application and all necessary supporting paperwork. **Please note that HSBC Expat reserves the right to extend or withdraw this offer at any time.**

**Incentive** means £100 cash or the euro or US dollar currency equivalent to both our existing HSBC Premier customer and to their recommended friend.

**Offer Terms** means the terms stipulated below.

**We, Us, Our** or **Ours** means HSBC Expat.

**You** or **Your** means an existing HSBC Premier customer.

These Offer Terms are between you, us and your recommended friend and apply in addition to our Personal Banking Terms of Business. You should also read the applicable Personal Banking Terms of Business and Tariff of Charges.

### 1. Existing Customers

- 1.1 This offer applies to those customers who currently hold an HSBC Premier account with us.
- 1.2 The incentive will be paid to you by us within 30 days after the Qualifying Criteria have been met for one calendar month.
- 1.3 This offer is limited to 5 referrals only.

### 2. Recommended Customers

- 2.1 The recommended customer must send in a completed Introduce a Friend Acceptance Form with their completed application form and supporting paperwork.
- 2.2 The recommended customer must meet our Premier Qualifying Criteria for at least one calendar month for both parties to receive the reward. Please refer to our Banking Terms and Conditions and Tariff of Charges for more detail on eligibility.
- 2.3 The incentive will be paid to the recommended friend by us within 30 days after the Qualifying Criteria have been met for one calendar month.

### 3. General Terms

- 3.1 All Offer Terms must be met to qualify for the incentive.
- 3.2 Payment of the incentive will be made electronically to the HSBC Premier accounts of our existing customer and of the recommended friend. The incentive will be paid to you by us within 30 days after the Qualifying Criteria have been met for one calendar month.
- 3.3 We reserve the right to reject any application for an HSBC Premier account and are not obliged to give reasons for such rejections.
- 3.4 Only one cash payment per newly-introduced customer will be paid irrespective of how many accounts that introduced customer ultimately opens.
- 3.5 Introductions of persons who are already customers of ours do not qualify you for the incentive.
- 3.6 Employees of HSBC Group Executive Services (GES) can only introduce friends and family that do not work for HSBC. All other HSBC staff are not eligible for this offer.
- 3.7 This offer is only open to existing personal HSBC Premier customers of ours. Recommendations from financial advisers, professional intermediaries or any person deemed by us to be acting in a professional capacity will not qualify for the incentive.
- 3.8 This offer cannot be used in conjunction with any other offer or promotion.
- 3.9 The incentive is non-transferable.
- 3.10 We reserve the right to amend or vary the Terms and Conditions of this offer (including the incentive) or to withdraw it at any time without notice.
- 3.11 If we feel any customer is abusing this offer, we reserve the right not to pay the incentive.