

# Introduce a Friend Offer

## Terms and Conditions

### Definitions

**Qualifying Criteria** means you must be an HSBC Premier customer of Ours, and your recommended friend must successfully open an HSBC Premier account with Us between 1 July 2009 and 30 September 2009 and meet Our HSBC Premier qualifying criteria (£60,000 or currency equivalent) within 90 days of account opening. We must receive your recommended friend's HSBC Premier account application and all necessary supporting paperwork by 30 September 2009.

**Incentive** means £250 cash to Our existing HSBC Premier customer and £250 cash to their recommended friend or the euro or dollar currency equivalent.

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

**Offer Period** means between 1 July 2009 and by 30 September 2009.

**We, Us, Our or Ours** means HSBC Bank International Limited.

**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, Tariff, Things you should know, How we will use your personal data and European Savings Directive (ESD) documents.

### 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 Qualification Criteria has been met for one calendar month.
- 1.3 There is no limit to the number of friends that may be introduced; however, if We feel any customer is abusing this scheme, We reserve the right not to pay the incentive.

### 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. You can find out how We calculate your relationship balance by visiting Our website ([www.offshore.hsbc.com](http://www.offshore.hsbc.com)) and downloading the 'How We Calculate Your Relationship Balance' document.
- 2.3 The Incentive will be paid to the recommended friend by Us within 30 days after the Qualification Criteria has 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 Qualification Criteria has 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.

