

## PAY WITH REWARDS HSBC-Mastercard

### Terms and Conditions

Initiative Name	PAY WITH REWARDS HSBC – Mastercard
Promoter	HSBC BERMUDA BANK LIMITED (the “Bank”) 37 Front Street Hamilton HM 12 Bermuda Website: <a href="http://www.hsbc.bm">www.hsbc.bm</a>
Acceptance	By participating in the Pay with Rewards Raffle, you agree to be bound by these Terms and Conditions, which govern your participation in this promotion. In the event of any inconsistency between these Terms and Conditions and any other published materials, these Terms and Conditions will prevail. If you have questions regarding these terms, please contact us.
Initiative Period	The promotions will take place during the following period: Start: October 14, 2024, 12:01AM Bermuda time End: January 15, 2025, 11:59 PM Bermuda
Eligibility guidelines	To participate in this promotion, you must possess a personal HSBC Mastercard Credit Card issued in Bermuda.  Directors, employees, suppliers (including their staff) and contractors of the Bank and its related entities, their immediate family members or those residing at the same address are not eligible to participate in the initiative.
Promotion details	Automatically earn 1 entry for every \$300 spent on your HSBC Mastercard Credit Card each month. Each entry gives you a chance to participate in a monthly raffle, where 3 winners will be chosen on each of the following dates - November 19, 2024, December 17, 2024, and January 17, 2025 at 3pm. Each winner can select <b>any</b> one of the following rewards: a) <b>Luxury Spa Day at Hamilton Princess Hotel and Beach Club</b> – Includes luxury transportation, gourmet meals, spa treatments, and a yoga class for two. (Value: \$4,000) b) <b>Golf Experience at Tucker's Point Club</b> – Enjoy a private golf lesson for two with a PGA professional, followed by a full round of golf. (Value: \$4,000) c) <b>Deluxe Day</b> Start the day with a private car transfer from your residence to the pier: Private Catamaran Sailing Begin your day with a private sailing on the Zara Catamaran, Bermuda’s largest and most luxurious yacht. Enjoy a scenic cruise along the coastline, stopping in secluded coves for swimming, snorkeling, and paddleboarding. A full crew will cater to your needs, providing drinks and snacks on board

	<p><b>Seafood Lunch at Wahoo's Bistro &amp; Patio</b>  After your morning on the water, enjoy a fresh seafood lunch at Wahoo's Bistro &amp; Patio. Located in St. George's, this waterfront restaurant offers iconic dishes such as Bermuda fish chowder and fresh-caught wahoo, with stunning harbor views.</p> <p><b>Private Tour of Crystal Caves</b>  Explore the wonders of Bermuda's famous Crystal Caves on a private guided tour. You'll marvel at the stunning formations and crystal-clear underground lakes.</p> <p><b>Chef's Table at Rosewood Bermuda:</b>  End the day with a luxurious Chef's Table dinner on a private beach at Rosewood Bermuda. Enjoy a multi-course gourmet meal featuring seasonal ingredients, carefully prepared by a private chef. Following the meal, indulge in stargazing with a telescope in the peaceful beach setting  (Value US\$4000)</p> <p>Additionally, on January 17, 2025, all participants are entered <b>into the Grand prize raffle</b> for an all-expenses-paid <b>Trip to Dubai for Two</b>, which includes:</p> <ul style="list-style-type: none"> <li>• 6 days and 5 nights at a 5-star hotel</li> <li>• Welcome kit</li> <li>• Comprehensive travel insurance</li> <li>• Round-trip airfare</li> <li>• Dedicated on-site host</li> <li>• All meals included</li> <li>• Guided tours to the Abu Dhabi Grand Mosque, Qasr Al Watan Palace, and a private Burj Al Arab tour with the Golden Karak Tea Experience</li> </ul> <p>Total grand prize value: <b>\$16,000.</b></p>
Statement of Availability	<p>The Bank reserves the right to limit the promotion to those Cardholders who keep a clean payment record.</p> <p>The Bank is not responsible for unredeemed prizes after 90 days of the end of the promotion.</p>
Redemption Process	<p>Winners of the monthly raffles will be contacted by the Bank on the day of the draw to inform of their earned prize and will be able to use it in a 6 month period of time.</p>
Anti-fraud rules	<p>Any unauthorized use of the promotion prizes is strictly prohibited.</p>
Suspected Tampering of Promotion	<p>If this initiative cannot be conducted as planned for any reason, including unauthorized intervention, fraud, or any other cause beyond the Bank's control that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this initiative, the Bank reserves the right (subject to any applicable law), at its sole discretion, to cancel or disqualify any individual whom the Bank reasonably suspects has manipulated the participation process in the promotion.</p>
Warranties	<p>To the fullest extent permitted by law, the Bank disclaims all warranties, representations, or guarantees ("Warranties") in relation to the promotion, including any Warranties made during the advertising or promotion of the initiative. The promotion may involve third-party participation, and the Bank makes no Warranties and</p>

	<p>accepts no liability for the actions or omissions of such third parties. By entering the promotion, participants release and indemnify the Bank and its affiliated entities (including their officers, employees, and agents) from any and all actions, penalties, liabilities, claims, or demands the participant may have against the Bank, or which the Bank may incur, arising from any loss or damage suffered, directly or indirectly, as a result of participation in the promotion. This exclusion does not apply to any liability that cannot be excluded by law, or that would render any part of this clause void or unenforceable. The Bank reserves the right to discontinue this promotion at any time, at its sole discretion, without notice. The decision of the Bank is final.</p>
<p>Privacy Policy</p>	<p>The Bank collects your information to include you in this initiative. Collection, use, disclosure and retention of your personal information is governed by the Banks Privacy Policy which can be found on the Bank's public website:  <a href="https://www.hsbc.bm/privacy-statement">https://www.hsbc.bm/privacy-statement</a>.</p>
<p>Governing Law</p>	<p>This promotion and its associated Terms and Conditions shall be governed by the laws of Bermuda. By participating, entrants agree to submit to the non-exclusive jurisdiction of the courts and tribunals of Bermuda for any disputes arising in connection with this promotion.</p>