

# HSBC Select and Cover Cashback Reward

## Terms and Conditions

### 1. The Promoter

The promoter is **HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ.**

1.1 If you have opened a new HSBC Advance account (an "Account") and taken out a new Select and Cover policy (a "Policy") within 60 days of opening your Account, you may be eligible to receive a cashback reward equivalent to 6 months' premium for a Policy with 3 insurance options (the "Cashback Reward").

1.2 Payment of the Cashback Reward will be made after we receive payment for your month 6 premium, provided you have paid your premium in full for the first 6 months without any break or lapse, and have otherwise acted in accordance with these terms and conditions.

### 2. Eligibility

2.1 The promotion is only open to customers who:

- (a) are aged 18 years or over;
- (b) are permanent residents of England, Wales, Scotland and Northern Ireland;
- (c) have not held an HSBC Advance in the 6 months prior to opening their Account;
- (d) have not held an HSBC select and cover insurance policy in the 6 months prior to taking out their Policy;
- (e) purchase a Policy within 60 days of opening their Account;
- (f) continue to pay for their Policy in full for the first 6 months without any break or lapse;

(g) are registered for online banking; and

(h) pay for their Policy using their Account.

2.2 If you stop paying for, or otherwise cancel, invalidate or stop holding your Policy in the first 6 months, or if you stop holding your Account before payment of the Cashback Reward can be made, you will no longer be eligible for the Cashback Reward.

2.3 In entering the promotion, you confirm that you are eligible to do so and eligible to claim the Cashback Reward.

2.4 The Promoter may require you to provide proof that you are eligible to enter the promotion.

2.5 There is a limit of one Cashback Reward per Account. Entries on behalf of another person will not be accepted and joint submissions are not allowed.

2.6 The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the promotion.

2.7 The Promoter shall have the sole decision on whether any eligibility requirements have or have not been met.

### **3. The Promotion**

3.1 The promotion will run from 13 April 2022 to 5 July 2022 inclusive.

3.2 We can remove or vary this offer in whole or in part at any time and without prior notice. This offer is not transferable, and it may be amended, withdrawn, extended, or suspended at any time without notice.

3.3 In order to benefit from the promotion, you must open your new Account by no later than midnight on the Closing Date.

3.4 If you open your Account within the Opening Date and Closing Date, and you purchase a Policy within 60 days of opening that Account, you will be automatically entered into the promotion (provided you meet the eligibility requirements) and agree to be bound by these terms and conditions.

3.5 For help with the promotion, please contact the Select and Cover helpdesk on 0345 051 1351.

3.6 Please keep a copy of Terms and Conditions for future reference.

#### **4. The Cashback Reward**

4.1 The Cashback Reward will equal the monthly cost of taking a Policy with 3 insurance options (as at the Opening Date the cost is £19.50 per month), for 6 months, and will be paid into your Account by BACS payment, in accordance with paragraph 5.

4.2 For the avoidance of doubt, whilst you are able to choose more insurance options to be included in your Policy, we will only provide a Cashback Reward equivalent to the cost of a Policy containing 3 insurance options.

4.3 Any costs incurred that are incidental to the fulfilment of the Cashback Reward are the responsibility of the winner(s).

4.4 The Cashback Reward is not negotiable or transferable.

#### **5. Payment**

5.1 Payment of your Cashback Reward shall be made by BACS into your Account within 21 days of receipt of your month 6 Policy premium (provided you remain eligible).

#### **6. Limitation of liability**

6.1 Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the Cashback Reward except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.

#### **7. Data protection and publicity**

7.1 The Promoter will only process your personal information in accordance with its privacy policy, which can be found at [hsbc.co.uk/site-terms](https://www.hsbc.co.uk/site-terms), and these terms and conditions.

#### **8. General**

8.1 All communication on the offer will be sent to the correspondence details held by the Promoter as attaching to your Account, according to preferences, and not to correspondence details entered as part of your application for your Policy, if they differ.

8.2 The Cashback Reward may not be claimed by a third party on your behalf.

8.3 The Promoter reserves the right to refuse to pay the Cashback Reward if it believes the offer is being abused in any way.

8.4 The Promoter does not accept any responsibility if you are not able to take up the Cashback Reward.

8.5 The decision of the Promoter is final at all times, and no correspondence or discussion will be entered into.

8.6 If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the promotion.

8.7 These terms and conditions shall be governed by English law, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

## Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, Braille, or audio.** You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service, to find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

## hsbc.co.uk

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**Customer Information:** Customer Service Centre, BX8 1HB.

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