

## HSBC UK - HSBC MY INVESTMENT WIN A BIKE PRIZE DRAW

### Terms and Conditions - United Kingdom

#### **PRIZE DRAW VOID WHERE PROHIBITED**

1. The HSBC My Investment Win a Bike Prize Draw gives eligible HSBC UK customers the chance to win one of five bikes ("The Prize Draw"). The Prize Draw is open to eligible HSBC UK customers using and completing the HSBC My Investment online advice service, by either receiving online investment advice from it, or being exited from the online service by HSBC UK due to eligibility or suitability criteria identified via the online service. These Terms and Conditions govern the Prize Draw in the United Kingdom (excluding Northern Ireland, Isle of Man and The Channel Islands) and apply to you so far as the law permits so please read them carefully.
2. **HSBC UK Bank plc ("HSBC"), a company incorporated under the laws of England and Wales with company registration number 09928412 and its registered office at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom**, is the "Promoter" of the Prize Draw and has overall responsibility for the Prize Draw and these Terms and Conditions.

#### **Can I enter the Prize Draw?**

3. The Prize Draw opens on 12 October 2020 and closes on 10 November 2020. Any entries received after 10 November 2020 will not be entered into the Prize Draw.
4. No purchase, entry fee or investment is necessary to enter this Prize Draw.
5. The Prize Draw, subject to paragraph 6 below, is only open to persons:
  - a. aged 18 years or above at the time of entry into the Prize Draw and a resident of the United Kingdom (excluding Northern Ireland, Isle of Man and The Channel Islands).
  - b. that have completed the entry process set out below,(each an "Entrant" and together the "Entrants").
6. The Prize Draw is void where prohibited by law or otherwise is in breach of local or national applicable legislation or other provisions or where there is a conflict of interest.
7. Entrants must be an existing HSBC UK customer, eighteen (18) years old and over. Proof of identification and age may be required at the request of the Promoter. If an Entrant under the age of eighteen (18) enters the Promotion, the entry will be disqualified.
8. You cannot enter if you work in HSBC's Group Marketing functions or have been involved in setting up or running this Prize Draw.

#### **How do I enter the Prize Draw?**

9. Entry into the Prize Draw is automatic upon using and completing the HSBC My Investment online advice journey and either receiving online investment advice from it, or being exited due to eligibility or suitability criteria identified via the online service. Those Entrants who voluntarily leave the online advice service before completion, without receiving investment advice or being exited, will not be entered into the Prize Draw. HSBC My Investment is accessed via this page on the HSBC UK website: <https://www.hsbc.co.uk/investments/products-and-services/my-investment/>
10. Any HSBC UK customer who applies for My Investment between the opening and closing dates will be entered into the Prize Draw even if that individual is exited due to the My Investment service being unsuitable for them at that time.
11. If an Entrant does not want to be entered into the Prize Draw, they can manually opt out by emailing [myinvestmentprizedraw@hsbc.co.uk](mailto:myinvestmentprizedraw@hsbc.co.uk) with their name, date of birth, and stating that they would like to opt out. This information will not be used for any other purposes. The mailbox will only be used for the purpose of gathering details of Entrants wishing to opt out and for answering any other queries related to this Prize Draw.
12. Subject to Clause 13 below, only one Prize Draw entry is permitted per customer.
13. The Promoter will not accept Prize Draw entries that are (i) automatically generated by computer; (ii) completed by third parties; (iii) or in bulk; or (iv) that are incomplete.

#### **What is the Prize?**

14. The Promoter is giving away five Ridgeback Storm hybrid bikes. There will be five winners of the Prize Draw, each winning one bike. Winners will be contacted by email to determine the correct size of bike. The boxed bike will be sent to the winner's specified home address and will require a signature as a proof of delivery. The bikes will be approximately 80% build but the handle bars, pedals and front wheel will need to be assembled. Always give your bike a thorough check once fully assembled

and if necessary take to your local bike shop to be safety checked before cycling. The bikes have been supplied by Freewheel.co.uk - Registered Office: Buckingham House, West Street, Newbury, Berkshire, RG14 1BD, United Kingdom, Registered in England & Wales, Registered Number: 00706712

15. The Bike does not come with mudguards, lights, pump, helmet or other standard cycling accessories. The bike does not come with bike or cycling insurance.
16. Promoter and its group companies are not responsible and accept no liability for any accident, injury or loss caused directly or indirectly resulting from the use of the Prize Draw prizes.
17. Prize delivery date will be subject to Ridgeback Storm stock availability. HSBC UK, working with Freewheel.co.uk, will supply winners with their correctly sized bikes when stock is available.
18. All prizes are subject to availability. If the prize offered is unavailable due to circumstances beyond the control of the Promoter, the Promoter can offer an alternative prize of equal or greater value.
19. The prize's value is £649.99 as at the date these Terms and Conditions are produced. There is no cash alternative and the prize cannot be transferred or exchanged.

#### **How are the winners selected?**

20. The Prize Draw is open to residents in the United Kingdom (excluding Northern Ireland, Isle of Man and the Channel Islands) only.
21. The winning Entrants will be selected at random from all the valid entries under the supervision of an independent person.
22. The draw will take place within 30 Calendar days of the Prize Draw closing on 10 November 2020.
23. The Promoter will endeavor to contact the prize winning Entrants by email within 14 Calendar days of the date of the draw. The email will include details of the prize and how to claim it.
24. The winning Entrants have 10 calendar days to respond to the email and to confirm their acceptance of the prize.
25. If a winning Entrant does not confirm their acceptance of the prize within the 10 Calendar days, their right to the prize will be forfeited and the Promoter reserves the right to select another winner.
26. The odds of winning will depend on the total number of valid entries received.

#### **What else do you need to know? Legal Information**

27. The winning Entrant agrees to take part in any promotional activities reasonably requested by the Promoter.
28. The Promoter and its group companies and each of their agents and contractors will not be liable (to the extent permitted by law) for any loss or damage:
  - (a) arising out of organising or holding this Prize Draw;
  - (b) caused as a result of the Entrants' participation in the Prize Draw and/or as a result of their winning, collecting, use or enjoyment of the prize;
  - (c) arising out of the Prize Draw not running as planned and/or as set out within these Terms and Conditions and any accompanying promotional material.

This clause does not seek to exclude the Promoter and its group companies and contractors for any other liability for which it would be unlawful to exclude or attempt to exclude.
29. The Promoter accepts no liability for entries not successfully completed due to a technical fault (technical malfunction, computer hardware or software failure, satellite, network or server failure, network incompatibility) of any kind. The Promoter accepts no responsibility for any entries which are not completed for any reason.
30. The Promoter shall not be liable for any prizes which are lost, delayed or damaged in the post or otherwise not received by the winner.
31. Each prize is non-exchangeable, non-transferable and non-refundable. The Promoter reserves the right to terminate or modify the Prize Draw, modify these terms prior to the closing date, vary details of the prize, or substitute a prize of equivalent value should unforeseen circumstances require it. The Promoter is entitled to terminate or modify the Prize Draw or to modify these rules at any point.
32. Under English law, the Promoter shall not be liable to pay any tax on the prize. If any applicable taxes are due on any element of the prize such taxes shall be paid by the winner, to the fullest extent permitted by the law of each applicable jurisdiction. It

is the responsibility of winners to report their prize to the relevant authorities and to pay any applicable tax or duties including without limitation custom duty and related taxes, if and when applicable.

33. Any personal information that Entrants provide as part of the Prize Draw will be processed in accordance with the [HSBC UK Privacy Notice](#)
34. The decision of the Promoter is final and no correspondence in relation to the Promoter's exercise of its rights in accordance with these Terms and Conditions will be entered into.
35. The Prize Draw is governed by English law and jurisdiction.

**Who do you contact if you have any questions or need to find out more information about the Prize Draw?**

36. If you have any questions about this Prize Draw, please send your question by email to [myinvestmentprizedraw@hsbc.co.uk](mailto:myinvestmentprizedraw@hsbc.co.uk). The mailbox will only be used for the purpose of gathering details of Entrants wishing to opt out and for answering any other queries related to this Prize Draw.