



Basic terms of the Global Money Visa Cash back campaign:

We believe Global Money offers significant value and convenience to our international mobile customers when it comes to their foreign currency needs. For our valued HSBC Expat customers who are Global Money users, we are currently running a cashback campaign offering £20 cash back for customers who are more frequent users of cross-border payment functionalities.

How does the cashback work?

- If you make eight (8) eligible online cross border transactions between 00:01 1st November and 23:59 on 30th November 2024, you will receive £20 in cashback.
- To qualify each of the 8 transactions made during the cashback offer period must be approved at the point of sale and the amount of each transaction must be debited from your Global Money Account before 30/11/2024.
- Cashback will be released in GBP directly into your Global Money Account, within 20 working days after the campaign end date.
- Cashback will be paid to first 2500 eligible recipients with 8 qualifying transactions.
- You must hold the Global Money account and debit card, at the time the cashback offer payment is made and we must not be prevented by any legal, regulatory or other requirement from crediting that account with the cashback payment.
- Cashback will appear as 'Global Money Cashback' on your statement.
- There is no entry fee to opt in to this campaign to earn cashback, but you must make 8 online cross border transactions to be eligible.
- You can only participate in the offer once as a Global Money account holder.
- Cashback will only be paid as a one-off payment by Visa, if you make more than 8 qualifying transactions on your Global Money account during the campaign period this will not earn an additional cashback reward.
- HSBC accepts no responsibility for delayed or otherwise affected cashback due to technical reasons or otherwise. HSBC and its group companies and contractors will not be liable (to the extent permitted by law) for any loss or damage arising out of organising or holding this cashback campaign or as a result of your participation in the cashback, or if the cashback campaign does not run as planned.

We can extend or withdraw the campaign period at any time or change any aspect of it at any stage without prior notice.



To be eligible for the cashback, you must:

- Be an HSBC Expat customer with an unrestricted Expat relationship
- You must hold an active HSBC Global Money account with HSBC Expat and have the same multi-currency debit card at the time of the campaign until cashback is issued.
- Use the Global Money account multi-currency debit card to make at least 8 online cross border transactions between 1st and 30th November 2024 inclusive.
- A cross-border transaction is a payment you make while being in a country that is not your country of residence (for example, you normally reside in the United Kingdom but you make the payments while being on holiday in Italy or on a business trip to Hong Kong).
- Online cross border purchases are defined as where the merchant is domiciled outside of the country where the cardholder resides and the transaction is made online over the internet. This could, for example only, be if you reside in the United Kingdom but you purchase something from a merchant in Germany.
- Please note that the merchant should not be domiciled in the UK.

The following transactions are excluded from this campaign:

- Gambling transactions
- Financial services payments e.g. credit card payments / Tax Payments
- Insurance / Securities payments
- Transactions to your own accounts
- Card top ups to another financial provider
- Government services