

## Terms and Conditions

### HSBC Personal Overdraft Cashback Promo (“Program”)

1. This Program will reward cashback for customer who utilize HSBC Personal Overdraft facility and maintain overdraft balance in certain amount initiated by PT Bank HSBC Indonesia (“HSBC”) (“Program”)
2. This Program is valid for 3 months period from 1 November 2019 - 31 January 2020 (“Program Period”).
3. This Program is only valid for HSBC Personal Everyday Account holder who have HSBC Personal Overdraft facility.
4. This Program is valid for IDR currency.
5. Program Mechanism:
  - a. Customer have to utilize Personal Overdraft facility for 3 consecutive months (Nov 2019 – Jan 2020) with minimum average overdraft balance as per below:  
Premier & Advance : IDR 5.000.000  
Personal Banking : IDR 2.500.000
  - b. Customer who performed the criteria in point 5a. will be eligible to obtain cashback with nominal as per below:

Segment	minimum overdraft average balance (3 bulan)	Nominal Cashback
Premier	IDR 5.000.000	Rp 200.000
Advance	IDR 5.000.000	Rp 200.000
Personal Banking	IDR 2.500.000	Rp 100.000

6. Multiplication of cash back calculation is not applicable.
7. Cashback will be credited to customer’s account on February 2020 week 4 at the latest.
8. HSBC Staff is not eligible for this promo.
9. Customers who have closed or in the process of closing their HSBC Personal Everyday Accounts before the cash back amount is transferred will be disqualified from this Program.
10. The Bank may, at its discretion, change these Terms and Conditions (including but not limited to varying the Program Period) with prior notice to the customer.
11. These Terms and Conditions are prepared in Indonesian language and English, In the event of discrepancy between the two versions, the Indonesian language version shall prevail.
12. For further information, you may visit nearest Bank branch or contact HSBC Call Center at 1 500 808 for Advance or 1 500 700 for Premier.