



Refer a Friend or Family member Offer

Terms and Conditions

These terms and conditions (the “Offer”) apply in addition to and should be read together with our Personal Terms & Conditions which can be found at ciom.hsbc.com/premier/

1. If you are an HSBC Channel Islands & IOM Premier customer and refer a friend or family member who is not an HSBC Channel Islands & IOM Premier customer (a “**Recommended Customer**”) to us and they qualify for and then open an HSBC Channel Islands & IOM Premier current account, we will pay you and the Recommended Customer £250.
2. We will pay this amount into your respective HSBC Channel Islands & IOM Premier current account 90 days after the Recommended Customer’s account has been successfully opened and meets the HSBC Channel Islands & IOM Premier qualifying criteria.
3. The Recommended Customer must meet the HSBC Expat Premier Account qualifying criteria within 90 days of opening their account.
4. This Offer only applies when the Recommended Customer qualifies for and opens a sole current account in their own name. All types of joint accounts, investment accounts, savings accounts or fixed-term products are excluded from this Offer.
5. Only a single payment will be made irrespective of the number of accounts the Recommended Customer opens.
6. We reserve the right to refuse to pay the offer if we believe the Offer is being abused or referrals are not genuine friends or family of the referring customer.
7. We may refuse to accept any application under this Offer from a Recommended Customer. We are not obligated to provide any reasons for refusal. We will not discuss with you the application or relationship with any Recommended Customer.
8. This Offer is not transferable and it may be amended, withdrawn, extended or suspended at any time without notice.
9. Recommendations from financial advisers, professional intermediaries or any person deemed by us to be acting in a professional capacity will not qualify for this Offer.

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