

MGM terms and conditions – Sept 2011

1. The HSBC Premier Referral Programme (“Programme”) is open until further notice to existing HSBC Premier customers in New Zealand who meet the minimum qualifying criteria set out in HSBC Premier Service Guide. To qualify for a Reward under the Programme the existing HSBC Premier customer must refer a new customer (“referee”) who subsequently becomes an HSBC Premier customer in New Zealand. Notice of termination of this Programme will be published on our website.
2. There is no limit on the number of new customers that can be referred by an eligible customer during the Programme period.
3. Successful referrers must meet the minimum HSBC Premier qualifying criteria at both the time the referral is made and at the time the Reward is distributed.
4. To successfully start a relationship with HSBC Premier, the referee must meet the minimum HSBC Premier New Zealand qualifying criteria. As at the date of these Terms and Conditions the eligibility criteria is that you must have at all times a minimum value of NZD\$500,000 in loans with HSBC in New Zealand (facility limit not outstanding balance); or a minimum value of NZD\$100,000 in savings and investments with HSBC in New Zealand.
5. For the referral to be considered as successful, the referee must deposit or draw down the required amounts in his/her New Zealand HSBC Premier account within six months from the date the referral is made. Extensions beyond six months will be at HSBC’s sole discretion.
6. Successful referrers will receive a Reward when the referee successfully starts an HSBC Premier relationship in New Zealand.
7. New customers who are referred by existing HSBC Premier customers must not have an existing HSBC Premier relationship presently or one during the past twelve months. HSBC Premier customers who close and re-open a single/joint HSBC Premier account during the past twelve months will not be eligible to participate in this programme.
8. Multiple referees who sign up for HSBC Premier in a joint relationship (e.g. joint account or trust account) will only be considered as one successful referral.
9. The date of referral must not be later than the date of account opening.
10. Customers cannot refer themselves to receive the Reward.
11. If two different eligible customers refer the same customer who starts an HSBC Premier relationship during the Programme period, only the first eligible customer who sent in the referral form will be entitled to receive the Reward.
12. Employees of HSBC (and their immediate families) will not be eligible to participate in the Programme as a referrer or referee.
13. The Reward issued will not be redeemable for cash and use of the Reward will be subject to terms and conditions advised by the Reward Provider.
14. The Reward(s) will be determined by HSBC and will have a minimum value of NZ\$300. Details of the Reward(s) and Reward

Provider(s) will be published on our website.

15. Where more than one type of Reward is available, the referrer will be able to choose their Reward, subject to availability.

16. HSBC New Zealand reserves the right to vary the terms and conditions of the Programme including varying the Reward, or to withdraw this Programme at any time without notice.

17. HSBC is not a provider of the services or goods supplied as the Rewards for the programme. It is a condition of the Programme and of receiving the Reward that the referrer agree that to the extent permitted by law, HSBC and its associated agencies will not be liable for any direct, indirect, or consequential damage whatsoever, including personal injury, which is suffered as a result of, or arising from, any person receiving or redeeming the Reward.

18. HSBC New Zealand reserves the right to decline any applications for an HSBC Premier account for any reason.

19. HSBC New Zealand will contact each referrer to advise whether a referral has been successful or not.

20. The personal information collected for the purposes of this referral programme will be held by HSBC. The intended recipients of the information are HSBC, its agents (including the Reward Provider), its related companies and employees. The Privacy Act

1993 gives you the right to view and correct the personal information that HSBC holds.

21. As a condition of participating in the Programme, each referrer agrees not to provide any personal information about a referee to HSBC unless the referrer has obtained authorisation from the referee to provide that information.

22. HSBC in its sole discretion retains the right not to contact a referee for any reason.

Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.