

**DETAILED TERMS AND CONDITIONS OF  
THE COMPETITION FOR HSBC CREDIT CARDS**

1. Every holder of a primary credit card HSBC Visa Classic or Visa Gold or MasterCard Premier which has been issued by HSBC in Greece and is still valid on the date on which the draw file will be created according to term 4 below is eligible to participate in the Competition (henceforth referred to as the "Competition") organised by the banking company with registered name HSBC Bank plc (henceforth referred to as "HSBC") which is registered in London, UK, is lawfully established in Greece and has a branch in Athens (109-111 Mesogion Avenue). All participants must be at least 18 years old and must be residents in Greece. Any persons holding several cards will receive one entry in the Competition for each card. Any holders of the above credit cards, who are employed by HSBC Bank plc in Greece or by its affiliates, as well as their spouses and first-degree relatives, are excluded from the Competition and are not eligible to enter it.
  
2. All holders of primary HSBC Visa Classic or Visa Gold or MasterCard Premier credit cards will automatically be entered into the prize draw of the HSBC "Cash" Competition, unless a holder of a main card states that he/she does not wish to participate in the Competition by 18/07/2010 by calling 800-800-4722 or 210-6962070 or by being listed in the Register of article 13 of Law 2472/1997. If a credit card is stolen, lost or destroyed, HSBC will not take into account the transactions carried out after such event was reported to HSBC and until that card was replaced. In the case of additional cards, only the primary cardholder is entitled to participate in the draw. Any purchases made with the additional card during any corresponding period specified in term 3 will be added to the purchases made by the primary cardholder.
  
3. Each holder of an HSBC Visa Classic or Visa Gold or MasterCard Premier credit card will earn one entry into the monthly Competition, per one hundred and seventy euros (€ 170.00) monthly purchases, using any of the above credit cards or any balance transfer to any of the above credit cards, in Greece or abroad during the period from 1 July 2010 to 20 December 2010 (henceforth referred to as the "Competition Period"). More specifically, the Competition Period includes:
  - Any transactions from 1 July 2010 to 31 July 2010 which will be recorded in the Bank's accounting systems until 4 August 2010. The draw will take place on 5 August 2010.
  - Any transactions from 1 August 2010 to 31 August 2010 which will be recorded in the Bank's accounting systems until 6 September 2010. The draw will take place on 10 September 2010.
  - Any transactions from 1 September 2010 to 31 September 2010 which will be recorded in the Bank's accounting systems until 6 October 2010. The draw will take place on 12 October 2010.

- Any transactions from 1 October 2010 to 31 October 2010 which will be recorded in the Bank's accounting systems until 6 November 2010. The draw will take place on 12 November 2010.
- Any transactions from 1 November 2010 to 31 November 2010 which will be recorded in the Bank's accounting systems until 6 December 2010. The draw will take place on 10 December 2010.
- Any transactions from 1 December 2010 to 20 December 2010 which will be recorded in the Bank's accounting systems until 24 December 2010. The draw will take place on 28 December 2010.

Any purchases which are to be paid in interest-free instalments will be considered as one purchase, provided that the first instalment is charged within the Competition Period. Any purchases made with additional cards will be added to the primary cardholder's purchases. The Participants in the Competition grant their consent to the Bank so that the latter will promote the Competition and publish its results and the names of prize winners (without mentioning their surnames) on the Bank's official website.

4. Each month, an electronic file will be created containing the codified entries of the cardholders. Each month, an electronic draw will be held at the HSBC offices on 109-111 Mesogion Avenue, Athens GR-11526, before Notary Public Maria-Eleni Kourtesi or before a legal deputy thereof if she is unable to attend. Any persons wishing to attend the draw may do so, provided that they have previously informed HSBC about this through the Phone Banking Service by calling 210-6962070 at least ten (10) business days before the draw. Three (3) winners will be drawn, of which the first (1st) one will win the prize of one thousand euros (€ 1,000.00) in cash and the other two (2) winners will win the prize of five hundred euros (€ 500.00) each in cash, and these amounts will be credited to each winner's account, as this account will be specified by each winner during the communication with him/her pursuant to term 6 of this document. During the same draw, three (3) runners-up will be selected and any prizes which the original winners have failed to collect will be awarded to them in the order in which the runners-up were drawn.
5. It is clarified that the prize is person-specific, non-transferable by the winner and only available to the winner.
6. The winners will be notified by HSBC by telephone at the number they provided when their card was issued. If any winner fails to accept the prize or does not meet the eligibility conditions or if it has not been possible to contact the winner within five (5) calendar days of the draw date, then the runners-up will be contacted in the order in which they were drawn. Any prizes which were not accepted either by the winners or by the runners-up of the draw will be freely provided by HSBC at its own discretion.

7. In order for cardholders to participate in the draw, they must have paid any overdue amounts in their card (at least the minimum monthly payment) by the last business day before the issuing of the monthly statement prior to the draw date. Also, on the draw date, the card must still be valid, must not have been cancelled and its holder must not have requested its cancellation.
8. HSBC reserves the right, at its sole discretion, to cancel any entry that it judges to contravene the draw's official terms and conditions or jeopardise the due and impartial performance of the Competition.
9. Through their entry in the Competition, all participants automatically provide their unreserved consent to HSBC regarding the promotion of the Competition's results in printed and electronic format, without any other action being required for such consent. It is deemed that participation in the Competition constitutes an explicit approval and consent by every entrant to HSBC keeping and processing their personal details on file, pursuant to Law 2472/97, as in force at present, for the purpose of serving the relationship established hereby and/or providing information on HSBC products and services. Entrants may request, at any point in time and at no cost to them, the amendment or deletion of their details held in a file, pursuant to the aforementioned Law.
10. HSBC reserves the right, at its absolute and unquestionable discretion, to revoke and/or alter and/or cancel the Competition and/or amend, at any time, any of its terms and conditions (including those related to the prizes) or the draw date, after informing the public in good time through any expedient means.
11. These terms and conditions will be submitted to Notary Public Maria – Eleni Kourtesi (53 Stournari St., Athens) and a relevant submittal deed will be drafted. All persons are entitled, at their own cost, to receive an exact copy of the Competition's terms and conditions from said Notary Public.
12. Participation in the Competition is regarded as an unreserved acceptance of these terms and conditions.