

HSBC Home Insurance Prize Draw

Terms & Conditions

Eligibility & entry:

1. By purchasing an HSBC home insurance policy (a "Policy") between 14 October 2021 and 23 December 2021 (the "Offer Period"), you will automatically be entered into a prize draw (as further set out below) to win back the cost of the Policy premium, up to a maximum cap of £400 (the "Offer"), subject to these terms and conditions.
2. By purchasing a Policy within the Offer Period, you will be deemed to have accepted these terms and conditions and agreed to be bound by them.
3. The Offer is only open to new HSBC home insurance customers who are permanent residents of Great Britain (excluding Northern Ireland), aged 18 years and over, who have purchased a Policy over the phone or online within the Offer Period, and where the initial instalment or full policy premium has been paid.
4. If you, Aviva, or HSBC UK Bank plc on Aviva's behalf cancel the Policy within the first 30 calendar days of its start date, you will not be eligible to benefit from the Offer.
5. Once you have held the Policy for 30 calendar days, you will be automatically entered in to the prize draw for the following week.
6. The Offer applies to the purchase of new policies only, and not to policy reinstatements, renewals or amendments.
7. There is a limit of one entry to the prize draw per household.
8. Please keep a copy of these terms and conditions for future reference.
9. The Promoter shall have the sole decision on whether any eligibility requirements have or have not been met.

Prize, winner selection and notification:

10. Within 7 calendar days of your Policy start date, you will receive a 'What Happens Next' email. This will set out the Offer and that you will be automatically entered into the prize draw 30 calendar days after your Policy start date.
11. Those with no email address will be contacted by post.
12. From 13 November 2021 and until 22 January 2022, 5 winners will be selected at random each week with a chance to win back the Policy premium, which will be paid by the Promoter to you in cash by bank transfer (the "Prize").
13. The Prize is capped at maximum value of £400 per customer.
14. The 5 prize draw winners will receive a communication email or letter within 7 calendar days of the draw confirming their win.

15. In order to accept the Prize, the winners must respond to the email or letter described in paragraph 13 in writing (by email or letter) within 14 calendar days of that email or letter being sent.
16. Your acceptance email or letter must set out your bank details for receipt of the Prize in order for there to be valid acceptance of the Prize.
17. The Prize will be transferred to your nominated bank account within 30 calendar days of your confirmation being received.
18. If we do not receive a response containing your bank details, as set out in paragraph 15 above, within 14 calendar days another winner will be selected by the Promoter at random.
19. Customers who do not win the Prize will be sent a 'How to Claim' email or letter within 7 calendar days of the draw, offering them a choice of one of the following items (an "HSBC Item"):
 - 19.1 an HSBC branded Umbrella;
 - 19.2 an HSBC branded Thermal Mug; or
 - 19.3 an HSBC branded pen.
20. Customers who do not chose an HSBC Item within 30 calendar days of the 'How to Claim' email or letter being sent will automatically be sent an HSBC branded pen.
21. If you have not received your 'Confirmation of winning', 'What Happens Next' or 'How to Claim' email or letter within the time frames set out above, or if you do not receive your Prize or HSBC Item within 30 calendar days of you confirming your bank details/chosen HSBC Item, please call 01565 656 721 or contact us [here](#).
22. The prize draw will be selected on a random basis.
23. The Promoter's decision is final and binding in all respects on all entrants and no correspondence will be entered into.
24. The choice of HSBC Item is subject to their availability. In the unlikely event that any of your chosen HSBC Items become unavailable, we will contact you with alternative options of a similar or better specification at our discretion. No cash alternatives will be offered.
25. The Promoter will not be responsible for any delays caused by any third parties.
26. The Prize is not negotiable or transferable, and may not be claimed by a 3rd party on your behalf.
27. The Prize excludes any costs incurred that are incidental to the fulfilment of the Prize, including but not exclusively tax or personal expenses.
28. If the Promoter has grounds to suspect any entrant or third party of cheating, deception or fraudulent or unsportsman-like conduct of any kind (including, without limitation, manipulating the Promotion or any entry) or if the Promoter believes the Offer is being abused

in any way, the Promoter reserves the right (in its sole discretion) to disqualify any entrant, entry or person it reasonably believes to be responsible for, or associated with, such activity and/or refuse to pay the Prize or provide the HSBC Item.

29. In entering the competition, you confirm that you are eligible to do so and eligible to claim the Prize or HSBC Item. The Promoter may require you to provide proof that you are eligible to enter the competition.

Liability:

30. Unsuccessful customers will have no claim or action whatsoever against the Promoter, its agents, employees or agencies as a result of participating in this competition.
31. The Promoter and/or its agencies do not accept any responsibility whatsoever for any technical failure, regardless of cause, including, for example, equipment failure, network, server, computer hardware or software failure of any kind; which may restrict, delay or prevent the transmission or receipt of your entry or which may be regarded as spam or junk mail.
32. Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the Prize or HSBC Item. Your statutory rights are not affected.

General:

33. The Promoter reserves the right to hold void, suspend, cancel, or amend the Offer, in whole or in part, at any time and without prior notice.
34. These terms and conditions shall be governed by English law, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Promoter:

- ◆ the “Promoter” is **HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ**. However, this offer is being administered and managed on behalf of HSBC UK Bank plc by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG
- ◆ for information about how HSBC UK Bank plc uses personal data that it collects, please see our privacy policy [hsbc.co.uk/1/2/legal/site-terms-and-privacy-statement](https://www.hsbc.co.uk/1/2/legal/site-terms-and-privacy-statement)

[hsbc.co.uk](https://www.hsbc.co.uk)

HSBC UK Bank plc. Registered in England and Wales number 9928412.

Registered Office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

Customer Information: PO Box 6201, Coventry CV3 9HW.

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