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## HSBC 2017 Interest Free Mortgage Promotion (2 months)

### Terms and Conditions

1. This HSBC 2017 Mortgage Acquisition and Switch & Save Promotion is open to all HSBC Bank Bermuda Limited Customers/Potential Customers, aged 18 years or over, residing in Bermuda, who apply for a new mortgage, Home Equity Loan, or opt to switch their mortgage from our local competitors **between October 1st, 2017 and November 30th, 2017** ("Promotion Dates").
2. Customers who apply for a mortgage during this time will benefit from an initial 2 month interest free period; this will be absorbed by the bank.
3. Only Customers who have applied for a mortgage during this promotional period will qualify for this promotion. This promotion does NOT apply to existing mortgage holders who are looking to refinance. Only new mortgage applicant(s) who commence the application process within the promotion dates are eligible. This does NOT include Pre-Approvals.
4. Approval and disbursement do not need to take place between the Promotion Dates; however, the 2 month interest free period will only be given once the Mortgage has been approved and funds disbursed.
5. Customers who apply for a Fixed Rate Mortgage will have their mortgage negotiation fee waived, as the two month interest free period will not apply to this product.
6. The benefits of this promotion will be honored regardless of closing date ie. if the closing date occurs after the promotional period.
7. The decision of HSBC Bank Bermuda Limited is final and no correspondence will be considered regarding its decision.
8. Retail Credit Recovery customers are not eligible to participate in this promotion.
9. HSBC Bank Bermuda Limited staff, retirees and immediate family are eligible to participate in this promotion. For the avoidance of doubt, immediate family members are defined as parents, siblings, spouses and/or children and any other family members living in the same residence.
10. HSBC Bank Bermuda Limited reserves the right to discontinue this promotion at any time without notice.

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