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## HSBC 2018 Interest Free Mortgage Promotion (2 months)

### Terms and Conditions

1. This HSBC 2018 Interest Free Mortgage and Switch & Save Promotion is open to all HSBC Bank Bermuda Limited customers and 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 June 1st, 2018 and June 30th, 2018 ("Promotion Dates")
2. Customers who apply for a mortgage during this time will benefit from an initial two (2) month interest free period; the interest will be absorbed by HSBC Bank Bermuda Limited (the "Promotion")
3. Only customers who have applied for a mortgage during the Promotion Dates 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 during the Promotion Dates are eligible. This does NOT include Pre-Approvals.
4. Approval and disbursement do not need to take place during the Promotion Dates; however, the two (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 (2) month interest free period will not apply to this product.
6. The benefits of this promotion will be honored regardless of closing date i.e. if the closing date occurs after the Promotion Dates.
7. Retail Credit Recovery customers are not eligible to participate in this Promotion.
8. 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.
9. HSBC Bank Bermuda Limited reserves the right to discontinue this Promotion at any time without notice.

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