

YOUR NEXT STORY BEGINS IN AFRICA.

Use your **HSBC Mastercard credit card** and participate for a chance to win a **Priceless Experience**.

Take me to Africa!



Terms and conditions apply.

How It Works



How to Enter:

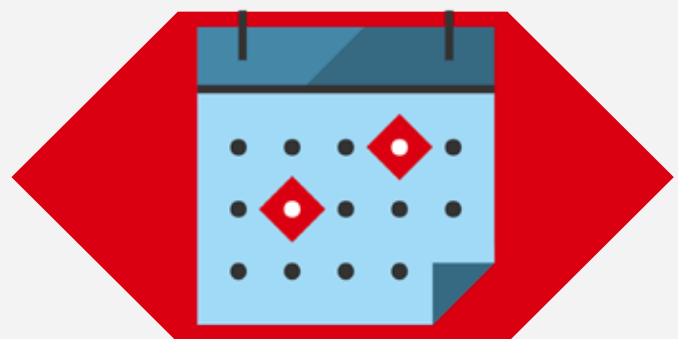
Use your **HSBC Mastercard credit card** for everyday purchases. For every \$300 spent, you automatically earn one entry into the prize draw.



The Prize

Win a South Africa Safari Experience for Two!

- 7 days / 6 nights for two people
- All-inclusive package
- Comprehensive travel insurance
- Round-trip airfare (first-class/business when available)
- Dedicated on-site host
- Lalibela Game Reserve Safari experience



Key Dates

Promotion Period: 19 November 2025 – 31 January 2026

Draw Date: 16 February 2026

Eligibility

Open to personal **HSBC Mastercard Credit Card** holders issued in **Bermuda**.

Terms & Conditions

**Initiative Name:**

Spend & Get with HSBC and Mastercard.

Promoter:

HSBC Bermuda Bank Limited.

Acceptance:

By participating in the HSBC Mastercard South Africa Safari Experience Raffle, you agree to be bound by these Terms and Conditions, which govern your participation in this promotion. In the event of any inconsistency between these Terms and Conditions and any other published materials, these Terms and Conditions will prevail. If you have questions regarding these terms, please contact us.

Initiative Period:

The promotions will take place during the following period:

Start: 19 November 2025, 12:01AM Bermuda time

End: 31 January 2026, 11:59 PM Bermuda time.

Eligibility:

To participate in this promotion, you must possess a personal HSBC Mastercard Credit Card issued in Bermuda. Directors, employees, suppliers (including their staff) and contractors of the Bank and its related entities, their immediate family members or those residing at the same address are not eligible to participate in the initiative.

Promotion Details:

Use your HSBC Mastercard credit card during the promotional period. Automatically earn 1 entry for every \$300 spent on your HSBC Mastercard Credit Card each month. At the end of the promotion, all eligible entries will be entered into a draw on Monday, February 16, 2026, at 2:00pm, for the chance to win an all-expenses-paid safari experience for two in South Africa. Participation is individual and calculated per card.

Prize:

South Africa Safari Experience for two people, which includes:

7 days and 6 nights

All-inclusive package

Comprehensive travel insurance

Round-trip airfare when available first-class/business

Dedicated on-site host

Lalibela Game Reserve Safari experience included.

Statement of Availability:

The Bank reserves the right to limit the promotion to those Cardholders who keep a clean payment record.

The Bank is not responsible for unredeemed prize after 90 days of the end of the promotion.

Redemption Process:

Winners of the HSBC Mastercard South Africa Safari Experience Raffle will be contacted by the Bank on the day of the draw to inform of their earned prize and will be able to use it in a 1-year period of time.

Anti-fraud Rules:

Any unauthorized use of the promotion prizes is strictly prohibited.

Suspected Tampering of Promotion:

If this initiative cannot be conducted as planned for any reason, including unauthorized intervention, fraud, or any other cause beyond the Bank's control that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this initiative, the Bank reserves the right (subject to any applicable law), at its sole discretion, to cancel or disqualify any individual whom the Bank reasonably suspects has manipulated the participation process in the promotion.

Warranties:

To the fullest extent permitted by law, the Bank disclaims all warranties, representations, or guarantees ("Warranties") in relation to the promotion, including any Warranties made during the advertising or promotion of the initiative. The promotion may involve third-party participation, and the Bank makes no Warranties and accepts no liability for the actions or omissions of such third parties. By entering the promotion, participants release and indemnify the Bank and its affiliated entities (including their officers, employees, and agents) from any and all actions, penalties, liabilities, claims, or demands the participant may have against the Bank, or which the Bank may incur, arising from any loss or damage suffered, directly or indirectly, as a result of participation in the promotion. This exclusion does not apply to any liability that cannot be excluded by law, or that would render any part of this clause void or unenforceable. The Bank reserves the right to discontinue this promotion at any time, at its sole discretion, without notice. The decision of the Bank is final. The Bank reserves the right to modify, amend, or update these Terms and Conditions, including the nature, quantity, and characteristics of any prize offered, at any time and without prior notice. Such changes will be published through the official communication channels [e.g., website, email] and will take effect immediately upon publication. Continued participation in the promotion after any modification constitutes acceptance of the updated Terms and Conditions. These changes shall not give rise to any claims, compensation, or legal actions by participants, except for rights that cannot be waived under applicable law.

Privacy Policy:

The Bank collects your information to include you in this initiative. Collection, use, disclosure and retention of your personal information is governed by the Banks Privacy Policy which can be found on the Bank's public website: <https://www.hsbc.bm/privacy-statement>.

Governing Law:

This promotion and its associated Terms and Conditions shall be governed by the laws of Bermuda. By participating, entrants agree to submit to the non-exclusive jurisdiction of the courts and tribunals of Bermuda for any disputes arising in connection with this promotion.