

TERMS & CONDITIONS FOR HSBC AMANAH PREMIER WORLD MASTERCARD® CREDIT CARD-i

This Amended Terms and Conditions will supersede the existing Terms and Conditions effective 01st October 2023

- Clause 30, Table 1: The Charity Merchant Category Code (MCC) has been amended.

DEFINITION

1. "HSBC Amanah" refers to HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)).
2. "Programme" refers to HSBC Amanah Premier World Mastercard Credit Card-i Programme.
3. "Eligible Cardholders" or "You" or "Your" refers to all primary and/or supplementary cardholders of a HSBC Amanah Premier World Mastercard Credit Card-i excluding the following categories of persons:
 - a. Cardholder(s) of HSBC Amanah Premier World Mastercard Credit Card-i that are not issued in Malaysia;
 - b. Cardholder(s) of invalid or cancelled HSBC Amanah Premier World Mastercard Credit Card-i and/or whose accounts are delinquent within HSBC Amanah's definition;
 - c. Cardholder(s) of company and/or corporate HSBC Amanah Credit Cards-i.
4. "HSBC Amanah Credit Card-i" refers to a HSBC Amanah Premier World Mastercard Credit Card-i issued in Malaysia.
5. "Cash Back" refers to cash back to be awarded on Eligible Spend as described in Clause 16 below.
6. "Eligible Spend" refers to Overseas Spend and Local Spend collectively, posted to the Eligible Cardholder's HSBC Amanah Credit Card-i account but excludes categories of spend described in Clause 19 below.
7. "Merchant Category Code" is code assigned by the respective acquiring bank to identify the type of business or service the company offers.
8. "Merchant Identity Description" is a name or description assigned by the respective acquiring bank to differentiate merchants.
9. "Posting Date" refers to the date the transaction is charged to the credit card-i and may be a few days later than the actual transaction date.
10. "Charity Donation" means the charity contribution to be paid by the Bank to the Selected Charity Organizations as described in Clause 26 below.
11. "Eligible Charity Spend" refers to transactions made at charitable/non-profitable organization(s) which correspond with the Merchant Category Codes specified in Table 1 (Part B Charity Donation by the Bank) below.
12. "Selected Charity Organization(s)" means the charity organization(s) selected by the Bank to receive the Charity Donation. For the list of Selected Charity Organization(s) refer to www.hsbc.com.my/charities.

PROGRAMME

13. This Programme consist of the following privileges:
 - a. Cash Back
 - b. Charity Donation by the Bank
 - c. Complimentary Airport Lounge
 - d. Agoda Offer
 - e. Expedia Offer
 - f. Complimentary Global Data Roaming by Flexiroam
 - g. Complimentary Digital Health Services by Allianz
14. The privileges extended to Eligible Cardholders are reviewed on periodic basis and may be substituted, changed and/or withdrawn by HSBC Amanah with 3 days prior notice.
15. The privileges under this Programme are for all primary Eligible Cardholders. Supplementary Eligible Cardholders may participate or enjoy the privileges of the following:
 - a. Section C (Complimentary Airport lounge)
 - b. Section D (Agoda Offer)
 - c. Section E (Expedia Offer)
 - d. Section G (Digital Health Services by Allianz)

A. CASH BACK

16. Eligible Cardholders will be awarded Cash Back on Eligible Spend based on the category of Eligible Spend:
 - a. 1% Cash Back for every RM1.00 on Overseas Spend; and
 - b. 0.5% Cash Back for every RM1.00 on Local Spend.
17. Overseas Spend refers to overseas spend made in foreign currency outside Malaysia and online transactions in foreign currency.
18. Local Spend refers to local spend made within Malaysia and online transactions in local currency (Ringgit Malaysia).
19. Eligible Spend **excludes** the following categories of spend and any of the following transactions will NOT be awarded with any Cash Back:
 - a. Fees and charges as per Bank's Tariff and Charges and applicable tax, if any; and/or
 - b. Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Amanah Internet Banking, JomPay transactions, and FPX transactions; and/or
 - c. Takaful, utility payments; and/or
 - d. Transactions at the petrol stations, government related transactions, charitable/non-profitable organization related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as wire transfer money order, traveller's cheques); which correspond with Merchant Category Code, listed below:

Category Code, listed below:

Category	Merchant Category Code ("MCC")
Petrol	5541, 5542
Government services	9211, 9222, 9223, 9311, 9399, 9402, 9405
Charitable Organization	8398, 8641, 8651, 8661
Quasi Cash Transactions	6050, 6051

20. The tracking of the Eligible Spend is based on posting date (Malaysian Time).
21. All Eligible Spend made by the primary Eligible Cardholder and his/her supplementary Eligible Cardholder(s) will be consolidated and will not be viewed individually in calculating the Cash Back to be awarded. Only the primary Eligible Cardholder will receive the Cash Back. The Cash Back will be credited into the primary Eligible Cardholders' HSBC Amanah Credit Card-i account within 30 days after the end of each calendar month and will be reflected in the following month's credit card-i statement.
22. At the time of crediting of the Cash Back, the primary Eligible Cardholder's HSBC Amanah Credit Card-i account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, and/or invalid or cancelled within HSBC Amanah's definition, otherwise he/she will be disqualified from participating in this Programme and/or from receiving the Cash Back.
23. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. In the event that Cash Back are not credited to the Eligible Cardholder's credit card-i account due to the incorrect assignment of MCC and MID by the acquiring bank, the Eligible Cardholder agrees that HSBC Amanah shall not be held responsible for such discrepancies which are beyond the reasonable control of HSBC Amanah.
24. HSBC Amanah reserves the right to substitute the Cash Back with any other prize or item of similar value at any time with 3 days prior notice.
25. HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to credit the Cash Back to the Eligible Cardholder's other accounts or to any other third party's account.

EXAMPLES:Example 1:

Cardholder A spent RM2,500 with his HSBC Amanah Credit Card-i for the month of November 2019 as illustrated in the table below. Total Cash Back earned is RM21.00.

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2020	St. Regis Hotel, Singapore	1,200	1%	12.00
15 Nov 2020	Shopping at The Curve, Mutiara Damansara	800	0.5%	4.00
27 Nov 202-	Charles & Keith, Singapore	500	1%	5.00

Total Spend	2,500		
Total Cash Back Earned			21.00

Example 2:

Eligible Cardholder B spent RM1,899.89 with his HSBC Amanah Credit Card-i for the month of November 2019 as illustrated in the table below. Total Cash Back earned is RM16.71

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2020	Hong Kong Disneyland, Hong Kong	1,444.99	1%	<u>14.44</u> (Round down from 14.4499)
15 Nov 2020	Shopping at KLCC, Kuala Lumpur	454.90	0.5%	<u>2.27</u> (Round down from 2.2745)
Total Spend		1,899.89		
Total Cash Back Earned				16.71

B. CHARITY DONATION BY THE BANK

26. HSBC will make a Charity Donation to Selected Charity Organization(s) which is equivalent to 1% of the Eligible Charity Spend made by Eligible Cardholders, up to a maximum of RM500,000 per year ("Annual Charity Donation Capping"). The Annual Charity Donation Capping is a shared capping among HSBC's participating credit card programmes and is pooled together with HSBC Amanah Malaysia Berhad's participating credit card-i programmes. The full list of participating credit card-i programme is available [here](#).
27. The Charity Donation will be made on a quarterly basis to the Selected Charity Organization(s) and the amount of the Charity Donation will be equally divided amongst the Selected Charity Organization(s). Each Selected Charity Organization can receive Charity Donation up to a maximum annual limit of 15% of its gross annual income. An illustration is provided in Example 4 below on how the Charity Donation amount will be divided amongst the Selected Charity Organizations. The Bank will provide a notice on the Bank's public website on a yearly basis on the total Charity Donation amount donated to the Selected Charity Organization(s). For the list of Selected Charity Organization(s) refer to www.hsbc.com.my/charities.
28. The Eligible Charity Spend made by Eligible Cardholders shall correspond with Merchant Category Codes provided in Table 1 below. Any other charitable/non-profitable organization related transactions which do not correspond with the Merchant Category Codes provided in Table 1 will not be classified as Eligible Charity Spend.
29. Please note that, as provided in Clause 21, Eligible Charity Spend **will not** be awarded with any Cash Back under this Programme.
30. An example of the Charity Donation Calculation is illustrated in Example 3 below:

Example 3: Charity Donation calculation

Eligible Cardholder	Donation Type	Eligible Charity Spend by Eligible Cardholders (RM)	Charity Donation by the Bank	
			Calculation	Charity Donation given to the Selected Charity Organization (RM)
A	Donated to WWF	1,500	RM1,500 x 1% of the Eligible Charity Spend	15
B	Donated to World Vision	3,500.50	RM3,500.50 x 1% of the Eligible Charity Spend	35 <i>(Rounded down to the nearest sen)</i>
C	Donated to Makna	850	RM850 x 1% of the Eligible Charity Spend	8.50
Total		5,850.50	Total	58.50

Table 1: The Charity Merchant Category Code (MCC)

Category	Merchant Category Code ("MCC")
Charitable organization	8398

31. An example of how the Charity Donation is divided amongst the Selected Charity Organizations is illustrated in Example 4 below. This is for illustration purposes only.

Example 4: How Charity Donation amount is divided amongst the Selected Charity Organizations

Assuming the total Charity Donation amount is RM210,000 for Quarter 1, 2022 and we have 3 Selected Charity Organization for this Quarter. If we divide the amount equally, RM70,000 is to be given to each organization. However, PERTIWI is entitled to a maximum amount of RM 50,000. So the balance RM20,000 is to be divided equally amongst the remaining Selected Charity Organizations who are eligible.

Selected Charity Organizations	Annual limit on Charity Donation = 15% total gross annual income of the Charity (RM)	Charity Donation by the Bank
Pintar Foundation	150,000	RM70,000 + RM10,000 =RM80,000
Global Environment Centre (GEC)	100,000	RM70,000 + RM10,000 =RM80,000
PERTIWI	50,000	RM50,000
Total		RM210,000

Note: If a Selected Charity Organization reaches its maximum annual limit of 15% of its gross annual income, it will not be eligible for Charity Donation for the remaining quarters of the year.

C. COMPLIMENTARY AIRPORT LOUNGE

32. Primary Eligible Cardholders are entitled to enjoy complimentary visits to the Lounges, which is governed by the [Terms and Conditions of HSBC Amanah Plaza Premium Lounge Programme](#).

D. AGODA OFFER

33. Eligible Cardholders can enjoy 7% discount for hotel bookings made through <http://www.agoda.com/hsbcmv> using their HSBC Amanah Credit Card-i. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.

34. This Agoda Offer is applicable only to hotels with pre-paid room types that have the "Promotion Eligible" flag. "Pay at hotel" room types are not eligible for this Agoda Offer.

35. The 7% discount is applicable to hotel room charges only, and excludes local taxes, service fees and any other additional charges.

36. The 7% discount shall be applicable to the total amount regardless of the number of rooms or nights of stay reserved as there is no set minimum or maximum number of rooms or nights of stay required.

37. The hotel room bookings are subject to availability on Agoda.

38. This Agoda Offer cannot be exchanged for cash or other products or services.

39. The 7% discount will be reflected only when the booking is confirmed after the HSBC Amanah Credit Card-i details are entered and pre-paid hotel option is selected. Once the hotel booking is made, the final amount will be charged to the HSBC Amanah Credit Card-i.

40. The Eligible Cardholder will need to present their HSBC Amanah Credit Card-i World MasterCard Credit Card-i upon arrival at the hotel.

41. HSBC Amanah will not be liable to the Eligible Cardholder for any disputes between the Eligible Cardholder and Agoda on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Agoda and/or the hotels.

E. EXPEDIA OFFER

42. Eligible Cardholders can enjoy 10% discount for hotel bookings made through <http://www.expedia.com.my/HSBCPremier> using their HSBC Amanah Credit Card-i. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.

43. The Eligible Cardholder must first register for an Expedia account with their HSBC Amanah Credit Card-i or link their existing Expedia account to their HSBC Amanah Credit Card-i, at <http://www.expedia.com.my/HSBCPremier>

44. To enjoy this Expedia Offer, the Eligible Cardholder must go to the website above and key in their HSBC Amanah Credit Card-i number when a booking is made to enable a coupon code to appear at checkout. This coupon must be selected before payment is charged to the HSBC Amanah Credit Card-i.

45. The 10% discount shall be applicable to the total amount on one (1) room only regardless the number of nights of stay reserved as there is no set minimum or maximum number of nights of stay required.

46. The hotel room bookings are subject to availability on Expedia.

47. The coupon can only be used for bookings within the next 12 months. If a booking is made for a stay beyond 12 months, the coupon cannot be used.
48. This Expedia Offer cannot be used with any other discount vouchers, promotions, discounted items and fixed-price items, unless specified.
49. This Expedia Offer is not transferable and cannot be exchanged for cash or other products or services.
50. Other restrictions by Expedia may apply and Eligible Cardholders should always refer to the booking conditions set by Expedia on their website.
51. Eligible Cardholders will also enjoy a complimentary +Gold status from Expedia once they register for an Expedia account with their HSBC Amanah Credit Card-i or link their existing Expedia account to their HSBC Amanah Credit Card-i at <http://www.expedia.com.my/HSBCPremier>. The +Gold status is valid for a period of 12 months from the date of registration.
52. The +Gold status allows Eligible Cardholders to enjoy exclusive additional privileges as stated on <https://www.expedia.com.my/rewards/gold> and is subject to Expedia's sole discretion.
53. HSBC Amanah will not be liable to the Eligible Cardholders for any disputes between the Eligible Cardholder and Expedia on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Expedia and/or the hotels.

F. COMPLIMENTARY Global Data Roaming by Flexiroam

54. Eligible Cardholders may enjoy complimentary access to over 580 telcos in 150+ countries with a one-time setup. Eliminate the hassle of buying and changing SIMs at every country, or carrying pocket Wi-Fi devices around.
55. To register, You are required to download the Flexiroam X App via App store or Google Play, click on Mastercard redemption banner to check eligibility and enter Your 16-digits HSBC Amanah Credit Card-i number to redeem. Eligible Cardholders may visit <https://www.flexiroam.com/mastercard> for more information.
56. Enrolment in Flexiroam is limited to Eligible Cardholders of HSBC Amanah Credit Card-i.
57. Eligible Cardholders will be required to provide their HSBC Amanah Credit Card-i number and other personal data directly to Flexiroam, and accept Flexiroam's terms and conditions before a Flexiroam account can be created. HSBC Amanah shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Flexiroam.
58. The full list of the 150+ countries can be found at <https://www.flexiroam.com/coverage-partners/>.
59. HSBC Amanah is not responsible for and does not guarantee the service, quality, security, coverage and/or availability of Flexiroam and the Eligible Cardholder agrees that use of the Flexiroam is at the Eligible Cardholder's own risk.

G. COMPLIMENTARY Digital Health Services by Allianz

60. Digital Health is a telehealth program offered by Allianz Partners. The Program offers telehealth service benefits for Eligible Cardholders, their spouses and dependants at no additional charge to the HSBC Amanah Credit Card-i.
61. Eligible Cardholders may enjoy the followings:
 - a) Video Consultations by Doctor Anywhere - Consult a qualified doctor for medical diagnosis, prescription and medical certificate via video chat

- b) Medicine Delivery - Medicines could be (Eligible Cardholder shall bear cost of purchase of medicines) delivered to Eligible Cardholder's doorstep after video consultation with Doctor Anywhere
 - c) Medical Advice via Chat by Digital Health Assistant delivered by Medi24 - Chat with qualified doctors via Your preferred messaging platform
 - d) Symptom Check via Chat by Digital Health Assistant delivered by Medi24 - Check your symptoms with an empathy driven chatbot via Your preferred messaging platform
62. In order to access Digital Health, Eligible Cardholders will need to access www.digitalhealthxtra.hsbc-my.medi24.com.
63. You are required to enter the first 10 digits of Your HSBC Amanah Credit Card-i number to confirm eligibility and generate personal activation code.
64. Select preferred channel for the Digital Health Assistant, accept terms of use and privacy notice or
65. Select teleconsultation on the Digital Health Assistant and register to Doctor Anywhere. Download the Doctor Anywhere app via App store or Google Play and login using email address and the password created during registration.
66. Eligible Cardholders will be required to provide their HSBC Amanah number and personal data directly to Medi24, and accept Medi24's terms and conditions and privacy notice accessing the telehealth services. HSBC shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Medi24.
67. HSBC Amanah is not responsible for and does not guarantee the service, quality, security or availability of Allianz's benefit providers, Doctor Anywhere (in respect of video consultations and medicine delivery) and Medi24 (in respect of medical advice).

GENERAL TERMS AND CONDITIONS

68. For clarity, Cash back will be awarded based on the transaction date and rounded down to the nearest sen (Ringgit Malaysia).
69. HSBC Amanah reserves the right at its absolute discretion to amend, delete or add to these terms and conditions from time to time with 3 days prior notice.
70. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Programme.
71. HSBC Amanah reserves the right to cancel, terminate or suspend this Programme with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Programme shall not entitle the Eligible Cardholder(s) to any claim or compensation against HSBC Amanah for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension.
72. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah has been advised of the possibility of such loss or damage.
73. To the fullest extent permitted by law, HSBC Amanah expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Programme.

74. HSBC Amanah may use any of the following modes to communicate notices in relation to this Programme to the Eligible Cardholder:

- a. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC Amanah's records;
- b. press advertisements;
- c. notice in the Eligible Cardholder's composite statement(s);
- d. display at its business premises; or
- e. notice on HSBC Amanah's internet website(s);

where such notices shall be deemed to be effective on and from the 4th day after its delivery / publication / display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

75. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Programme. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Programme.

76. The existing terms and conditions applicable to the products and propositions referred to in this Programme are available at www.hsbcamanah.com.my as follows:

Universal Terms & Conditions of HSBC Amanah:

- i. Generic Terms & Conditions;
- ii. Specific Terms & Conditions for HSBC Amanah Premier;
- iii. Specific Terms & Conditions for Retail Banking & Wealth Management; and
- iv. Cardholder Agreement.

77. The Eligible Cardholder is reminded that he/she will be responsible for all applicable government taxes or levies relating to the privileges and/or the Programme (if applicable). HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.

78. HSBC Amanah's decision on all matters relating to this shall be final and binding.