

TERMS & CONDITIONS

HSBC Paper to Electronic Statement (P2E) Incentive Campaign (“Campaign”)

CAMPAIGN PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively referred to as “**HSBC**”).
2. “**Campaign Period**” runs from 1 April 2023 to 30 June 2023, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Campaign is open to all primary HSBC debit card/-i(s) and/or credit card/-i(s) (“**Participating HSBC Debit/Credit Card/-i(s)**”) cardholders who are having paper statement prior to this Campaign and opting for electronic statement via online banking, HSBC Malaysia Mobile Banking app or email (“**Electronic Statement**”) via HSBC Bank / HSBC Amanah Contact Centre or *method specified in SMS invitation from HSBC (“**Statement Conversion**”) during the Campaign Period (“**Eligible Customers**”).

*Eligible Customers who received SMS invitation from HSBC may refer to www.hsbc.com.my/reg to download HSBC Malaysia Mobile Banking app.

4. The following categories of persons are **not eligible** to participate in this Campaign:
 - a. Cardholders who are having Electronic Statement prior to this Campaign;
 - b. Cardholders whose accounts are not opened in Malaysia;
 - c. Cardholder(s) who have cancelled his/her HSBC Debit/Credit Card/-i within six (6) months prior to this Campaign;
 - d. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - e. Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia; and
5. Existing Cardholders whose Participating HSBC Debit/Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Campaign Period or at the time of fulfillment of the rewards will not be eligible to join and/or receive any rewards under this Campaign.

CAMPAIGN MECHANICS

6. Eligible Customers who fulfill the requirement under Clause 3 stand to receive the following rewards on a first come, first served basis and subject to the terms and conditions herein:-

Table 1

No	Criteria	Type of Cashback
1	First 30,000 Eligible Customers who perform Statement Conversion successfully	RM35 cashback per successful conversion
2	10 winners out of first 30,000 Eligible Customers from No. 1 above	RM500 cashback through Lucky Draw

7. A total allocation of RM1,055,000 Cashback is to be given out under this Campaign, which is pooled together with the HSBC Amanah P2E Incentive Campaign. HSBC Bank is the sole provider of the Cashback.
8. The tracking of the Statement Conversion request is based on transaction dates (Malaysian Time).
9. All Statement Conversion request made through the Participating HSBC Debit/Credit Card/-i(s) will be consolidated as one entry to meet the criteria stated in Table 1.

10. After HSBC has ascertained the first 30,000 Eligible Customers, HSBC will perform a one (1) time randomization from these first 30,000 Eligible Customers' entries to determine 10 Lucky Draw Cashback winners.
 - a) The potential Lucky Draw Cashback winner(s) will receive SMS notification within six (6) to ten (10) weeks after the end of the Campaign Period at the mobile numbers maintained in HSBC's records, notifying them that they stand a chance to receive the Cashback, subject to answering a question via SMS correctly within 5 days from the date of receipt of the SMS. A SMS will then be sent to the potential Lucky Draw Cashback winner(s) to confirm the winner for Lucky Draw Cashback.
 - b) In the event that there is no record of mobile number in the HSBC's records, the Lucky Draw Cashback will be given to the next potential winner.
 - c) The potential Lucky Draw Cashback winner(s) who fail to fulfil the requirements under Clause 10(a) above will be disqualified from winning the Lucky Draw Cashback.
 - d) In the event HSBC has not selected a total of 10 Lucky Draw Cashback winner due to Clause 10 (c) above, the next entry from the randomization results in Clause 10 (i.e. ranked 11th and above) will be selected, and the same process in Clause 10(a) to (c) shall be repeated up to two (2) rounds, and thereafter the Lucky Draw Cashback, if any, will be forfeited.
11. The Cashback winners will receive a notification of the Cashback within six (6) to ten (10) weeks after the end of the Campaign Period through the respective HSBC Debit/Credit Card/-i or HSBC CASA/-i monthly statement that follows after the date of the crediting of the Cashback.
12. The Cashback is not transferable and cannot be exchanged for any kind.

GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days' prior notice.
14. HSBC may communicate to the Eligible Cardholder in relation to this Campaign via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
15. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.
16. The below terms also applies :
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
18. The Eligible Cardholder shall be responsible for any applicable taxes.
19. HSBC's decision on all matters relating to this Campaign shall be final and binding.