

## AMENDED TERMS AND CONDITIONS FOR HSBC VISA SIGNATURE CREDIT CARD PROGRAMME

This Amended Terms and Conditions will supersede the existing Terms and Conditions effective 01<sup>st</sup> October 2023

- Clause 15 (d) has been removed.
- Clause 17 has been amended.
- Clause 21 (c) has been amended.
- Clause 47, Table 4: The Charity Merchant Category Code (MCC) has been amended.

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### DEFINITION

1. "Bank" or "We" or "Our" or "Us" herein means HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)).
2. "Programme" means HSBC Visa Signature Credit Card Programme.
3. "HSBC Credit Card" means HSBC Visa Signature Credit Card issued in Malaysia.
4. "Cardholder(s)" or "You" or "Your" herein means all primary cardholders of HSBC Visa Signature Credit Card excluding the following categories of persons:
  - a. Cardholder(s) of HSBC Credit Cards that are not issued in Malaysia;
  - b. Cardholder(s) of invalid or cancelled HSBC Credit Cards and/or whose accounts are delinquent;
  - c. Cardholder(s) of company and/or corporate HSBC Credit Cards.
5. "Reward Points" or "RP" means HSBC Reward Points earned for transactions charged and posted to Your HSBC Credit Card account.
6. "Additional Reward Points" means additional Reward Points awarded for below category of spend:
  - a. "Shopping Transactions" as defined in Clause 20 below; and/or
  - b. "Online Transactions" as defined in Clause 21 below; and/or
  - c. "Overseas Spend" defined in Clause 22 below.
7. "Eligible Spend" means transactions eligible for Reward Points and Additional Reward Points (if applicable) as defined in Clauses 15, 16 and Clause 20 to 22 below.
8. "Additional Reward Points Cap" means the maximum Additional Reward Points to be awarded to Your HSBC Credit Card account, per calendar month.
9. "Merchant Category Code" means code assigned by the respective acquiring bank to identify the type of business or service the company offers.
10. "Merchant Identity Description" means name or description assigned by the respective acquiring bank to differentiate merchants.
11. "Posting Date" means the date the transaction is charged to Your HSBC Credit Card and may be a few days later than the actual transaction date.
12. "Charity Donation" means the charity contribution to be paid by the Bank to the Selected Charity Organization(s) as described in Clause 44 below.
13. "Eligible Charity Spend" refers to transactions made at the charitable/non-profitable organization(s) which correspond with the Merchant Category Code specified in Table 4 (Charity Donation by the Bank) below.

14. "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](http://www.hsbc.com.my/charities).

#### **REWARD POINTS EARNING**

15. 1x Reward Points will be awarded for every RM1.00 transaction charged and posted to Your account except listed below:
- Fees and charges as per Bank's Tariff and Charges and applicable tax, if any; and/or
  - Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Internet Banking, JomPay transactions, and FPX transactions; and/or
  - Transactions at the petrol stations, government related transactions, charitable/non-profitable organisation related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as gambling chips, wire transfer money order, traveller's cheques, lottery tickets); which correspond with Merchant Category Code, listed below:

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

#### **ADDITIONAL REWARD POINTS EARNING**

16. In addition to the 1x Reward Points, You also stand to receive Additional Reward Points for below category of spend subject to the Additional Reward Points Cap:
- 4x Additional Reward Points for spend on Shopping Transactions per Clause 20 below; and/or
  - 4x Additional Reward Points for spend on Online Transactions per Clause 21 below; and/or
  - 7x Additional Reward Points for spend on Overseas Spend per Clause 22.
17. Each category of spend is subject to Additional Reward Points Cap per month, as below:
- Shopping Transactions: capped at 15,000 Additional Reward Points
  - Online Transactions: capped at 15,000 Additional Reward Points
  - Overseas Spend: capped at 15,000 Additional Reward Points
18. The total Reward Points earned based on category of spend as per Table 1 below:

**Table 1: Additional Reward Points Based on Category of Spend**

	<b>Category</b>	<b>1x RP</b>	<b>Additional Reward Points</b>	<b>Total RP</b>	<b>Additional Reward Points Cap</b>
(a)	Shopping Transaction (see Clause 20 below for Eligible Spend)	1x RP per Clause 15 above	4x Additional Reward Points for Eligible Spend per Clause 20 below	5x	15,000
(b)	Online Transactions	1x RP per Clause 15 above	4x Additional Reward Points for Eligible Spend per Clause 21	5x	15,000
(c)	Overseas Spend	1x RP per Clause 15 above	7x Additional Reward Points for Eligible Spend per Clause 22	8x	15,000

19. Reward Points will be awarded based on transaction posted to Your HSBC Credit Card account and rounded down to the nearest Reward Points (RP).

*For example:*

You make a utility bill payment of RM350.80 and spend RM533.35 overseas with Your HSBC Credit Card. The 1x Reward Point and Additional Reward Points calculated are illustrated in Table 2 below:

**Table 2: Illustration of 1x RP and Additional Reward Points Calculation**

	Category	Spend amount	1x RP	Additional Reward Points	Total RP
(a)	Utility Bill	RM350.80	1x RP per Clause 15 above	-	<u>350 RP</u> (RM350.80 x 1 = 350.80 RP)
(b)	Overseas Spend	RM533.35	1x RP per Clause 15 above	7x Additional Reward Points per Clause 22 below	<u>4,266 RP</u> 533 RP (RM533.35 x 1 = 533.35 RP) + 3733 RP (RM533.35 x 7 = 3733.45 RP) =
<b>TOTAL REWARD POINTS EARNED</b>					<b>4,616 RP</b>

20. Spend on Shopping Transactions eligible for 4x Additional Reward Points are those that:
- Are posted to Your HSBC Credit Card account; and
  - Includes** local retail spend for shopping made under the following Merchant Category code (MCC): and

Category	Merchant Category Code ("MCC")				
Shopping	5300	5641	5722	5944	5977
	5310	5651	5732	5945	5999
	5311	5661	5921	5946	7395
	5331	5681	5931	5947	7622
	5399	5691	5932	5948	7629
	5611	5697	5933	5950	7699
	5621	5699	5942	5970	7841
	5631	5719	5943	5972	

- Excludes** those stated in Clause 15 above, all overseas spend, transactions performed over the internet, insurance, and utility payments (refers to Clause 23 for MCC).
21. Spend on Online Transactions eligible for 4x Additional Reward Points are those that:
- Are posted to Your HSBC Credit Card account; and
  - Includes** local spend where transactions are made via the internet in Malaysian Ringgit; and
  - Excludes** those stated in Clause 15 above, overseas spend made in foreign currency, insurance, and utility payments (refers to Clause 23 for MCC).
22. Spend on Overseas Spend are those that:
- Are posted to Your HSBC Credit Card account; and
  - Includes** overseas spend made in foreign currency outside Malaysia, and Online Transactions in foreign currency; and

c. **Excludes** those stated in Clause 15 above, all local spend, insurance, and utility payments.

23. No Additional Reward Points will be awarded for spend on insurance and utility payments as defined by the following Merchant Category Codes:

Category	Merchant Category Code ("MCC")
Insurance	5960, 6300
Utility Payments	4784, 4813, 4814, 4816, 4899, 4900

24. The tracking of the Eligible Spend is based on posting date (Malaysian Time).

25. All Eligible Spend are calculated based on total consolidated (primary and supplementary/ies) spending per calendar month for the respective categories. All Eligible Spend on Your HSBC Credit Card made by You and/or Your supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually in meeting the Additional Reward Points Cap for the respective categories.

26. The assignment of Merchant Category Code (MCC) 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. In the event that Additional Reward Points are not credited to Your HSBC Credit Card account due to the incorrect assignment of MCC by the acquiring bank, You agree that We shall not be held responsible for such discrepancies which are beyond Our control.

#### EXAMPLES:

*Example 1: You spent RM4,350 with Your HSBC Visa Signature credit card for the month of September 2023 as illustrated in the table below. Total Reward Points earned is 23,450.*

Posting Date	Spend Category	Spend Amount (RM)	1x RP	Additional Reward Points	Total RP Earned
2 Sept 2023	Shopping at Zara <i>Category (a) as per Table 1</i>	800	800 RP	4x RM800 = 3,200 RP	4,000 RP
8 Sept 2023	Shopping at Parkson <i>Category (a) as per Table 1</i>	300	300 RP	4x RM300 = 1,200 RP	1,500 RP
19 Sept 2023	Shopping on Lazada <i>Category (b) as per Table 1</i>	1,200	1,200 RP	4x RM1,200 = 4,800 RP	6,000 RP
26 Sept 2023	Flight tickets from Air Asia.com <i>Category (b) as per Table 1</i>	200	200 RP	4x RM200 = 800 RP	1,000 RP
28 Sept 2023	Overseas dining spend <i>Category (c) as per Table 1</i>	1,300	1,300 RP	7x RM1,300 = 9,100 RP	10,400 RP
29 Sept 2023	Dining at Shangri La, Kuala Lumpur	300	300 RP	-	300 RP
30 Sept 2023	Maxis auto-billing	250	250 RP	-	250 RP
Total Spend		RM4,350			
Total Reward Points Earned			4,350 RP	19,100 RP	23,450 RP

**Example 2: You spent RM9,400 with Your HSBC Visa Signature credit card for the month of September 2023 as illustrated in the table below. Total Reward Points earned is 45,000.**

Posting Date	Spend Category	Spend Amount (RM)	1x RP	Additional Reward Points	Total RP Earned
2 Sept 2023	Shopping at Zara, Category (a) as per Table 1	800	800 RP	4x RM800 = 3,200 RP	4,000 RP
8 Sept 2023	Shopping at MPH Category (a) as per Table 1	300	300 RP	4x RM300 = 1,200 RP	1,500 RP
10 Sept 2023	Shopping at M&S Category (a) as per Table 1	550	550 RP	4 x RM550 = 2,200 RP	2,750 RP
11 Sept 2023	Shopping at Sephora Category (a) as per Table 1	800	800 RP	4 x RM800 = 3,200 RP	4,000 RP
12 Sept 2023	Shopping at Parkson, Category (a) as per Table 1	1,500	1,500 RP	4 x RM1,500 = 6,000 RP *(max 5,200 RP)	6,700 RP
19 Sept 2023	Shopping on Lazada Category (b) as per Table 1	1,200	1,200 RP	4x RM1,200 = 4,800 RP	6,000 RP
26 Sept 2023	Flight tickets from Air Asia.com Category (b) as per Table 1	200	200 RP	4x RM200 = 800 RP	1,000 RP
28 Sept 2023	Overseas dining spend Category (c) as per Table 1	3,500	3,500 RP	7x RM3,500 = 24,500 RP *(max 15,000 RP)	18,500 RP
29 Sept 2023	Dining at Shangri La, Kuala Lumpur	300	300 RP	-	300 RP
30 Sept 2023	Maxis auto-billing	250	250 RP	-	250 RP
Total Spend		9,400			
Total Reward Points Earned			9,400	35,600	45,000

**\*Note 1: You can only earn up to 5,200 Additional Reward Points for Your transaction on 12 September as You have reached the 15,000 Additional Reward Points Cap on Your transactions in shopping spend. You can also earn a maximum of 15,000 Additional Reward Points for Your Overseas dining spend on the 28 September 2023 as You have reached the 15,000 Additional Reward Points Cap for this category.**

## ONLINE VOUCHERS FOR VISA SIGNATURE

27. You will be entitled to redeem online vouchers from selected merchants using Your Reward Points. The Online Vouchers will be available for redemption via HSBC Rewards Catalogue on Our website: [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards). The list of selected merchants will be available in the Rewards Catalogue and may be subject to change from time to time.
28. You can then utilise the Online Vouchers on merchants' websites, mobile applications or at merchant's premises, where applicable and subject to merchants' Terms and Conditions.
29. The maximum number of redeemable Online Vouchers is capped at 2 vouchers per Cardholder for each calendar month.
30. There is a total of 2,000 Online Vouchers available for redemption every calendar month, based on first come, first served basis.
31. The redemption of Online Vouchers is also subject to the *Terms and Conditions for HSBC Rewards Programme* which is available on [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards).
32. You are responsible for ensuring that all information submitted on [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards) for the redemption of the Online Voucher(s), is accurate and valid. We will process the redemption based on the information submitted by You.
33. We shall not be held liable for any mishaps, injuries, incidents or accidents that may occur in the redemption or the usage of these Online Vouchers.
34. The merchants are not participants in or sponsors of this Promotion. Their intellectual property rights, registered in the relevant jurisdictions, belong to them respectively.
35. We reserve the right, at its absolute discretion, in the allocation of these Online Vouchers to You and no request You or any other party for the exchange or substitution of these Online Vouchers with another item will be entertained.

## REWARD POINTS VALIDITY AND FULFILLMENT

36. All Reward Points/Additional Reward Points awarded are valid for a period of 3 years and must be redeemed prior to their expiry as stated in Your HSBC Credit Card monthly statement. We will not entertain any request to extend the validity of the Reward Points/Additional Reward Points.
37. At the time of Eligible Spend or receipt of the Reward Points, Your HSBC Credit Card account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, invalid and/or cancelled, otherwise You will be disqualified from participating in this Programme and/or from receiving the Reward Points/Additional Reward Points.
38. We may run simultaneous similar promotions or programmes in awarding Reward Points/Additional Reward Points to You. In such a case, You will receive Reward Points/Additional Reward Points under one programme or promotion only based on the earlier programme or promotion the You first participated in.
39. The Reward Points/Additional Reward Points will be credited into Your HSBC Credit Card account within 6 weeks after the end of each calendar month the transaction was posted. You will receive notification of the same through Your HSBC Credit Card's monthly statement in the month after the crediting of the Reward Points/Additional Reward Points.
40. We will not entertain any request from You to credit the Reward Points/Additional Reward Points to any other HSBC Credit Card account and You are not allowed to transfer or sell Your Reward Points/Additional Reward Points to any other person.

41. We shall not be held liable for any mishaps, injuries or accidents that may occur in the redemption or the usage of the item(s) redeemed with the Reward Points/Additional Reward Points.
42. We reserve the right, at its absolute discretion, in the allocation of the Reward Points/Additional Reward Points to You and no request by You or any other party for the exchange or substitution of the Reward Points with another prize will be entertained. We reserve the right to substitute the Reward Points/Additional Reward Points with any other prize or item of similar value at any time with 3 days' prior notice.
43. We reserve the right to publish or display Your name, picture and city of residence if You participate in or receive the Reward Points/Additional Reward Points under this Programme for advertising and publicity purposes. You hereby consent to and agree that We shall be at liberty to publish Your names, pictures and city of residence without compensation for advertising and publicity purposes.

#### **CHARITY DONATION BY THE BANK**

44. 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](#).
45. 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](http://www.hsbc.com.my/charities).
46. The Eligible Charity Spend made by Eligible Cardholders shall correspond with Merchant Category Codes provided in Table 4 below. Any other charitable/non-profitable organization related transactions which do not correspond with the Merchant Category Codes provided in Table 4 will not be classified as Eligible Charity Spend.
47. 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 cent)</i>
C	Donated to Makna	850	RM850 x 1% of the Eligible Charity Spend	8.50
<b>Total</b>		<b>5,850.50</b>	<b>Total</b>	<b>58.50</b>

**Table 4: The Charity Merchant Category Code (MCC)**

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

48. 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, 2023 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
<b>Total</b>		<b>RM210,000</b>

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.

49. All Eligible Charity Spend are calculated based on **total consolidated (primary and supplementary/ies) spending** per calendar month for the respective categories. All Eligible Charity Spend on the HSBC Credit Card made by the primary Cardholder and/or his/her supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually.
50. The assignment of Merchant Category Code (MCC) 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 . Please take note that HSBC is not responsible for such discrepancies which are beyond HSBC's control.

**GENERAL TERMS & CONDITONS**

51. We reserve the right to amend these Terms and Conditions or terminate this Programme, if necessary, with 3 days' prior notice.
52. Termination of the Programme will take effect on the date stated in the termination notice. You must use any outstanding Reward Points within 30 days of the termination date. All



outstanding Reward Points will be automatically cancelled upon the expiry of this 30-day period.

53. We may communicate to You in relation to this Programme via:
- a. via electronic means;
  - b. press advertisements;
  - c. notice in the 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 4<sup>th</sup> day after its delivery.

54. 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 Programme. In the event of inconsistency, these terms shall prevail in relation to this Programme.

55. The below terms also apply :
- a. HSBC Bank Universal Terms and Conditions ("UTCs") which is available at [www.hsbc.com.my](http://www.hsbc.com.my);
  - b. HSBC Bank Cardholder Agreements;
  - c. PDPA Notice.

56. We shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

57. To the fullest extent permitted by law, We expressly exclude and disclaim 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 the Reward Points/Additional Reward Points, redemption of Vouchers and Online Vouchers, redemption of the Air Miles, any flight or merchandise redeemed with the Air Miles or items redeemed with the Reward Points/Additional Reward Points awarded under this Programme.

58. You shall be responsible for any applicable taxes.

59. Our decision on all matters relating to this Programme shall be final and binding.