

**TERMS & CONDITIONS**  
*2024 Insurance Premier Elite Campaign ("Promotion")*

**PROMOTION PERIOD**

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("HSBC") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (198301008983) ("Allianz Life") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.
2. This Promotion runs from 6<sup>th</sup> March 2024 – 31<sup>st</sup> December 2024, both dates inclusive ("**Promotion Period**").

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to existing or new HSBC Premier Customers as defined in clause 4 below who purchase any of the Participating Product(s) and meet the criteria set out herein ("the Eligible Customer(s)").
4. For the purpose of this promotion, new or existing HSBC Premier customers must meet and continuously having a Total Relationship Balance (TRB) of at least RM 3,000,000.

Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

HSBC Premier customer who maintain a TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.

5. For the purpose of this Promotion, participating products are ("**Participating Product(s)**"):
  - i. HSBC's UniversalTreasure Plus SP and RP;
  - ii. HSBC's UniversalIncome;
  - iii. HSBC's UniversalLegacy SP and RP;
  - iv. HSBC's EliteSaver SP and SP GIO (USD);
  - v. HSBC's EliteCare Plus;
  - vi. HSBC's FamilyCare;
  - vii. HSBC's Reducing Term Assurance; and
  - viii. HSBC's EliteWealth

**PROMOTION MECHANICS**

6. The Eligible Customer(s) who fulfill the following criteria will be rewarded with complimentary Club Marriot Hotel Membership worth RM828 ("**Reward**"):
  - i. Purchase in any Participating Product(s) listed in Clause 5 above and submits his/her application during the Promotion Period; and
  - ii. Meets and pays the minimum premium required for the participating premium plans below:
    - a. RM 500,000 **Single Premium Plan** ("SP");
    - b. RM 250,000 **Regular Premium Plan** ("RP") whereby the premium payment mode must be annual; and
  - iii. Policy is issued by Allianz Life by 31<sup>st</sup> December 2024

Illustrations where an Eligible Customer(s) will be entitled to receive the Reward:

(i) Example 1: An Eligible Customer who participates in April 2024 with the following Participating Product and premium amount

Participating Product(s)	Reward
--------------------------	--------

HSBC's UniversalIncome RP RM 300,000 Annual Premium	Club Marriot Hotel Membership worth RM 828
---	--

(ii) Example 2: An Eligible Customer who participates in May 2024 with the following Participating Product and premium amount

Participating Product(s)	Reward
HSBC's UniversalLegacy SP RM 1,000,000 Single Premium	Club Marriot Hotel Membership worth RM 828

7. The premium paid for each Participating Product(s) is required to meet the minimum premium as stated in clause 6 (ii) and **cannot be combined**.

Illustrations where an Eligible Customer(s) will not be entitled to the Reward:

- (i) Example 1: Eligible Customer purchased Participating Product(s) with RP of RM125,000 for two plans in March 2024. Eligible Customer will not qualify for Rewards since the Promotion **DOES NOT** allow customer to combine the premiums from both policies to be RM250,000 annual premium.
  - (ii) Example 2: Eligible Customer purchased Participating Product(s) with SP of RM250,000 for two policies in April 2024. Eligible Customer will not be entitled for Reward since the policy failed to achieve the minimum RM500,000 Single Premium (SP).
  - (iii) Example 3: Eligible Customer purchased a SP Participating Product(s) of RM300,000 and a RP Participating Product(s) of RM150,000 during the Promotion Period. Eligible Customer will not be entitled for Rewards as both policies are failed to achieve the minimum premium.
8. Eligible Customer(s) will be notified by the respective Relationship Manager ("RM") on the Reward within 2 months after the application and payment of Insurance premium accepted by Allianz Life.
  9. The Club Marriot Hotel Membership validity is 1 year from the sign-up date. No further extension will be given upon expiry of membership.
  10. Single premium top up and premiums paid in advance will not be calculated to meet the minimum premium requirement under the Promotion.
  11. If Eligible Customer(s) exercises cooling-off rights, cancel, surrender or revise plan benefits (i.e. reduce sum assured, reduce premium, perform partial withdrawal/ surrender) within first 15 days upon policy issued, the Eligible Customer(s) will not be entitled to the Reward and any such Reward shall be forfeited.
  12. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Insurance product.
  13. The Rewards is not transferable and cannot be exchanged for cash, credit or in kind.
  14. HSBC Bank reserves the right to substitute Reward with any other item of similar value at any time within five (5) days prior notice.

#### GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC and Allianz Life for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation.
16. 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 Promotion.

17. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC'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 have been advised of the possibility of such loss or damage.
18. To the fullest extent permitted by law, HSBC 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 Promotion.
19. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion 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 4<sup>th</sup> day after its delivery.
20. 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 Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
21. The below terms also apply:
  - a. Universal Terms and Conditions of HSBC available at [www.hsbc.om.my](http://www.hsbc.om.my) are:
    - i. Generic Terms and Conditions; and
    - ii. Special Terms and Conditions for Retail Banking and Wealth Management.
  - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.
  - c. The respective Terms and Conditions for the Allianz Life's Participating Product(s).
22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Customer(s) shall be personally responsible for any applicable taxes, rates.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.
25. Allianz Life being the underwriter of the Participating Products and responsible the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz Life