

Terms & Conditions for HSBC Amanah Smart Account-i Merchant Privileges (“Merchant Privileges”).

- 1) To enjoy the Merchant Privileges offers, HSBC Amanah Smart Account-i account holders must specify the Merchant Privileges offer(s) for any shopping, dining, health and/or leisure activities (where applicable). All payments can be made with cash or credit card.
- 2) All Merchant Privileges offers for goods and services featured in the print ad, poster and/or website are only valid for HSBC Amanah Smart Account-i account holders with HSBC Amanah Smart Account-i ATM cards (“Smart Account-i ATM card”) issued by HSBC Bank Malaysia Berhad.
- 3) HSBC Amanah Smart Account-i account holders must flash their Smart Account-i ATM card or present original voucher(s) (where applicable) to the participating merchant / supplier / establishment involved in the Merchant Privileges to enjoy discounts and privileges. Damaged or modified voucher will not be accepted or exchanged.
- 4) Unless otherwise specified, the Merchant Privileges offers are not valid for use with other ongoing promotions and discounts of the respective participating merchant /supplier / establishment of the Merchant Privileges.
- 5) These Merchant Privileges offers cannot be exchanged for cash or other products.
- 6) The prices are subject to 5% Government Tax and 5% Service Charge (where applicable).
- 7) The Merchant Privileges offers are valid at all outlets of the respective participating merchant/ supplier/ establishment in Peninsular and East Malaysia unless stated otherwise.
- 8) HSBC gives no representation or warranty with respect to any goods or services provided under the Merchant Privileges offers. In particular, HSBC gives no warranty with respect to the quality of goods or services redeemed or their suitability for any purpose. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received under the Merchant Privileges offers shall be settled between the HSBC Amanah Smart Account –i account holder and the participating merchant/supplier/establishment involved. HSBC will bear no responsibility for resolving such disputes or for the dispute itself.

- 9) All Merchant Privileges offers are bound by the Terms and Conditions of the respective participating merchant/ supplier /establishment¹.
 - 10) In case of any dispute(s) relating to any of the Merchant Privileges offers, the decision of HSBC shall be final and binding and no correspondences in this regard will be entertained.
 - 11) In the event where there is a discrepancy(ies) or conflict(s) between Merchant Privileges offers featured in the print ad, poster and/or website (www.hsbc.com.my), the website shall prevail.
 - 12) HSBC reserves the right to terminate any of the Merchant Privileges offers without prior notice.
 - 13) HSBC reserves the right to withdraw, substitute or vary any of the Merchant Privileges offers stated in the print ad, poster and/or the website from time to time without prior notice. Any substitution or variation by HSBC of any Merchant Privileges offers contained therein shall not entitle the HSBC Amanah Smart Account-i account holder to any claims or compensation from HSBC for any and all losses or damages suffered or incurred by the HSBC Amanah Smart Account-i account holder, whether directly or indirectly caused.
 - 14) HSBC makes no representation or warranties or endorsements for the goods or services of the participating merchant/ supplier/ establishment herein.
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