

# HSBC Malaysia amateur champions 2008

## 8 - 23 October 2008

The **HSBC Malaysia Amateur Champions 2008**, one of the most prestigious local golf events, is happening again this October. We would like to invite you to play against other HSBC customers at six exclusive golf clubs around Malaysia.

Better yet if you win, you and your friend will fly business class to Shanghai, China to catch the world's best golfers in action at the **HSBC Champions 2008**, Asia's prestigious golf tournament\*.

Do reserve your spot quickly, as we have limited places for players at each league^ on a first come first served basis.

Location	Course	Date	Day
Sarawak	Sarawak Golf & Country Club	08-Oct	Wednesday
Sabah	Sabah Golf & Country Club	11-Oct	Saturday
Penang	Bukit Jambul Golf & Country Club	12-Oct	Sunday
Klang Valley	Kota Permai Golf & Country Club	21-Oct	Tuesday
Klang Valley	Kota Permai Golf & Country Club	22-Oct	Wednesday
Johor	Palm Resort Golf & Country Club	23-Oct	Thursday

<sup>^</sup> Subject to availability.

To book your personal invitation, simply open an **HSBC Premier\*\*** or **Commercial Banking^** account between now and **10 September 2008**. Just call **1300 88 9393** or drop into any HSBC branch to register with a Relationship Manager.



\*HSBC Premier Golf Programme 2008 and HSBC Commercial Banking Golf Programme 2008 Terms and Conditions apply.

\*\*Subject to HSBC Premier qualifying criteria. To maintain a minimum of RM200,000 in any combination of these products: HSBC Premier Savings Account, HSBC Premier FlexiTime Deposit, Unit Trust and/or Structured Investment.

^Subject to HSBC Commercial Banking qualifying criteria. To maintain a minimum of RM200,000 in a 3-month time deposit or a minimum borrowing facility of RM400,000. Issued by HSBC Bank Malaysia Berhad (Company No. 127776-V).

### Terms & Conditions for participation by HSBC Commercial Banking customers in the HSBC Malaysia Amateur Champions 2008

1. HSBC Bank Malaysia Berhad ("HSBC") will host a nationwide 18-hole golf tournament with 6 leagues ("this Programme"), the schedule of which is as follows :

Location	Course*	Date*	Day*
Sarawak	Sarawak Golf & Country Club	08-Oct-2008	Wednesday
Sabah	Sabah Golf & Country Club	11-Oct-2008	Saturday
Penang	Bukit Jambul Golf & Country Club	12-Oct-2008	Sunday
Klang Valley	Kota Permai Golf & Country Club	21 Oct-2008	Tuesday
Klang Valley	Kota Permai Golf & Country Club	22 Oct-2008	Wednesdsay
Johor	Palm Resort Golf & Country Club	23-Oct-2008	Thursday

\* Subject to availability.

2. This Programme is valid and opens for registration from 25 July 2008 until the respective closing date for each league which is 3 weeks prior to the respective Event Date of each league (each a "Closing Date").

3. This Programme is open ONLY to new and existing HSBC Commercial Banking customers with HSBC Commercial Banking Account(s) or have Borrowing Facilities with HSBC and who satisfy the following eligibility criteria ("Eligible Participants"):

3.1 New HSBC Commercial Banking customers

(a) To be eligible, new HSBC Commercial Banking customers must either:

(i) open HSBC Commercial Banking Account(s) and place a Time Deposit of at least 3 months tenure with minimum amount of RM200,000 anytime from 1 July 2008 onwards but before the respective Closing Date, and the Time Deposit Account must be maintained (with no withdrawals) for its full duration; or

(ii) have Borrowing Facilities of at least RM400,000 approved anytime from 1 May 2008 onwards but before the respective Closing Date and which must be maintained until 30 November 2008.

(b) Each new HSBC Commercial Banking customer who is eligible to participate is entitled to nominate only one (1) golfer to represent their company/business.

(c) The Eligible Participant must have a handicap of 24 and below for men and 36 and below for women (according to the National Handicap System).

3.2 Existing HSBC Commercial Banking customers

(a) Participation by existing HSBC Commercial Banking customers is upon formal invitation by HSBC only.

(b) The name and number of golfer(s) to represent each existing HSBC Commercial Banking customer who is eligible to participate shall be selected and determined by their respective HSBC Relationship Managers.

4. Eligible Participants whose HSBC Commercial Banking Account(s) or Borrowing Facilities with HSBC are delinquent, closed or not in adherence to any of the requirements in Clause 3 above will be disqualified from participating in this Programme.

5. The eligibility criteria above must be fulfilled by the respective Closing Date in order to facilitate the selection of the Eligible Participants for the tournament. Eligible Participants who fulfill the eligible criteria after the respective Closing Date will not be included in the selection process.

6. Eligible Participants who wish to participate in the tournament must register with their respective HSBC Relationship Managers or, if none has been assigned, at their respective branches where their HSBC Commercial Banking Account(s) or Banking Facilities is/are maintained no later than the respective Closing Date.

7. Subject to clauses 4, 5 and 6 above, a total of 240 Eligible Participants will be selected to play in the tournament, i.e. 40 per league and those selected will participate at the location specified in the HSBC Malaysia Amateur Champions 2008 Registration Form and subject to space availability at that chosen league. All costs and expenses incurred by the Eligible Participants to participate in any of the leagues in this Programme shall be borne solely by the Eligible Participants themselves. The participant list for each of the leagues will be determined on a "first-come-first-served" basis where the Eligible Participants will be selected in accordance with the terms herein.

8. The winner of each league will receive the Grand Prize ("the Grand Prize") of an invitation to watch the HSBC Champions 2008 at the Sheshan International Golf Club in Shanghai, China from 8th to 9th November 2008 ("HSBC Champions 2008") with one partner. The invitation shall include the following:

(a) 2 passes to the HSBC Champions 2008 (valid for the date(s) stated in the passes only);

(b) 2 return business class air tickets from Kuala Lumpur to Shanghai;

(c) 4 days 3 nights accommodation with a 5-star hotel in Shanghai;

(d) Airport transfers to and from Shanghai airport for 2 persons;

(e) Transport to and from the Sheshan International Golf Club and hotel in Shanghai via shared coach at designated times for 2 persons; and

(f) Viewing rights at the 18th hole on 8th and 9th November 2008.

For the avoidance of doubt, the Grand Prize is for the absolute benefit of and will be given to the respective golfer(s) who won the respective league, and not to the company/business which the golfer(s) are representing.

Note: An amateur golfer who accepts a prize or prize voucher of retail value in excess of GBP500 or the equivalent in Ringgit Malaysia will have to forfeit his/her status as an Amateur golfer according to the Rules of Amateur Status issued by the R&A Rules Ltd and observed by the Malaysian Golf Association.

9. The winners for each of the leagues, whose HSBC Commercial Banking Accounts and/or minimum Borrowing Facilities are closed on or before the requisite time frame as stipulated herein, for any reason whatsoever or who fails to maintain the minimum Time Deposit amount until the full term, will be disqualified from receiving the Grand Prize.

10. The following terms and conditions apply to the Grand Prize:

(a) The Grand Prize is provided on an "As Is" basis.

(b) The Grand Prize does not include any accessories or items that are shown in the leaflet or website, as they are for illustrative purposes only.

(c) In the event of unavailability of the Grand Prize or any component(s) thereof, HSBC reserves the right to substitute the Grand Prize with any other gift or prize of similar value at any time without prior notice.

(d) The Grand Prize is not exchangeable for cash, credit or kind.

11. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the redemption or use of the Grand Prize.

12. The invitation pack on the Grand Prize and any correspondences in respect of this Programme will be sent to the address maintained in HSBC's records. Mailing to other address other than the address on record will not be entertained.

13. The invitation pack on the Grand Prize and any correspondences in respect of this Programme will not be delivered to any correspondence address overseas. However, if such delivery is required and subject to the discretion of HSBC to so deliver, the Eligible Participant or winner must give such instruction in writing with authorization for HSBC to debit their HSBC credit card or Commercial Banking account for the courier charges.

14. Any loss or damage in relation to the Grand Prize will be passed on to the winner upon delivery of the invitation pack on the Grand Prize.

15. 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 the Grand Prize.

16. In no event will HSBC be liable for any losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Programme and/or the Grand Prize, even if HSBC has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

17. The Grand Prize is non-transferable and may be subject to further terms and conditions stipulated by HSBC, the participating party or event organizer.

18. HSBC assumes no responsibility for the quality of service/products in respect of the Grand Prize or otherwise connected with this Programme provided by any of the participating party, event organizer and independent agents engaged by HSBC for the purpose of this Programme.

19. The choice of hotel and airline will be selected at the discretion of HSBC. No further correspondence on this matter will be entertained.

20. Any upgrading or change of travel dates will be at the cost of the winners.

21. The winners shall arrange their own travel insurance and visa requirements, and any additional costs incurred shall be borne by the winners.

22. HSBC reserves the right to publish or display the name, picture, identification number and city of residence of the best player or any Eligible Participants or winners for advertising and publicity purposes. By participating in this Programme, the Eligible Participants/winners hereby consent to and agree that HSBC shall be at liberty to publish their names, pictures, city of residence and identification numbers without compensation for advertising and publicity purposes.

23. HSBC reserves the right to cancel, terminate or suspend this Programme with or without any prior notice. For the avoidance of doubt, any cancellation, termination or suspension by HSBC of this Programme shall not entitle the Eligible Participants to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Participants as a direct or indirect result of the act of cancellation, termination or suspension.

24. HSBC reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without prior notice.

25. These Terms and Conditions, as the same may be amended by HSBC from time to time shall prevail over any provisions or representations contained in any other promotional materials advertising this Programme.

26. HSBC's decision on all matters relating to this Programme and in case of any dispute is final and no correspondence will be entertained.

27. HSBC 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.

28. By participating in this Programme, the Eligible Participant is deemed to have agreed to be bound by the Terms and Conditions and decisions of HSBC.

29. In the event where there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between English and Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.