

3x reward points

Get mega-rewarded during Megasale. Only with HSBC Credit Cards.

SmartPrivileges

HSBC  **The world's local bank**

Issued by HSBC Bank Malaysia Berhad | Company No.: 127796-W | *Terms & Conditions apply.

Terms and conditions – “HSBC Mid Valley Megamall Megasale Campaign, HSBC The Gardens Mall Megasale Campaign and HSBC Gurney Plaza Megasale Campaign (“this Promotion”)

1. This Promotion is from 4 July 2009 to 31 August 2009, both dates inclusive (“Promotion Period”).
2. This Promotion is open to holders of HSBC Premier MasterCard credit card, HSBC Visa Platinum credit card, HSBC Gold credit card and HSBC Classic credit card only (“Participating HSBC credit cards”); except for the following categories of persons:
 - a) Holder(s) of HSBC credit cards that are not issued in Malaysia; and/or
 - b) Holder(s) of invalid or cancelled HSBC credit cards and/or whose accounts are delinquent within HSBC’s definition at any time during the Promotion Period; and/or
 - c) Holder(s) of company and/or corporate HSBC credit cards.
 - d) Holder(s) of “5000” and/or “9000” series HSBC credit cards.

(Hereinafter referred to as the “Eligible Cardholder”).

3. The promotion

Eligible Cardholders who charge any retail transactions at participating merchant outlets in Mid Valley Megamall, The Gardens Mall and Gurney Plaza to their Participating HSBC Credit Card stand to receive 3 times (“3x”) Reward Points, subject to availability.

4. Qualifying conditions:

- a) Participating merchants are merchant outlets in Mid Valley Megamall, The Gardens Mall and Gurney Plaza that display HSBC point-of-sale materials indicating the merchant outlet’s participation in this Promotion.
- b) There is a maximum of 60 million HSBC Reward Points to be awarded throughout the Promotion Period on a first-come-first-served basis.
- c) The total amount of Reward Points awarded to Eligible Cardholders throughout the Promotion Period will be reflected in the Eligible Cardholder’s HSBC Participating Credit Card statement 4 to 6 weeks after 31st August 2009.
- d) Retail transactions made by a supplementary HSBC Credit Cardholders will be consolidated with that of the primary holder of the Participating HSBC Credit Card for the purpose of calculating the 3x Reward Points. However, only the primary holder of the Participating HSBC Credit Card will be entitled to the 3x Reward Points.
- e) The 3x Reward Points must be redeemed and used only by the primary holder of the Participating HSBC Credit Card. Redemption of the 3x Reward Points is subject to the sole discretion of HSBC.
- f) The 3x Reward Points earned are not exchangeable for cash or credit. Eligible Cardholders are not allowed to transfer or sell their Reward Points to any other person.
- g) In the event that 3x Reward Points are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of their HSBC Credit Card(s) and/or any transactions

made thereof, HSBC reserves the right to disqualify such persons from participating in this Promotion and/or from redeeming or using the 3x Rewards Points.

5. Eligible spend for this Promotion are those that are:
 - a) Charged to the Participating HSBC Credit Cards of the Eligible Cardholder; and
 - b) Made within the Promotion Period; and
 - c) Excludes 0% installment plans, balance transfers, cash advance, standing instructions/autobilling, finance fee and credit card annual fee payment.
6. At the time of spend by the Eligible Cardholder for this Promotion, the primary HSBC Credit Card account(s) of the selected Eligible Cardholder MUST NOT be delinquent, or closed by HSBC or to be operated fraudulently and/or that his/her HSBC Credit Card(s) MUST NOT be invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating in this Promotion.
7. The following clauses apply to the 3x Reward Points:
 - a) The Reward Points must be redeemed prior to its expiry as stated in the Eligible Cardholder's Credit Card monthly statement. HSBC will not entertain any request by the Eligible Cardholder for extension of redemption period of the 3x Reward Points.
 - b) HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the redemption of the 3x Reward Points in this Promotion.
 - c) The 3X Reward Points will be credited into the HSBC Credit Card that was used in the transaction to gain the 3x Reward Points only. HSBC will not entertain any request from any Eligible Cardholders to credit the related 3x Reward Points to any other HSBC Credit Card account.
 - d) To the fullest extent permitted by law, there are no, and 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 items redeemed with the 3X Reward Points received from this Promotion.

General Terms

8. HSBC reserves the right to publish or display the name, picture, identification number and city of residence of the Eligible Cardholder for this Promotion for advertising and publicity purposes. By participating in this Promotion, the Eligible Cardholder 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.
9. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC.
10. HSBC's decision on all matters relating to this Promotion including but not limited to the eligibility of participation, and/or receipt of the 3x Reward Points for this Promotion, and in case of any dispute, is final and binding on all Eligible Cardholders of this Promotion and no correspondence will be entertained.
11. HSBC reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions without prior notice.
12. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 11, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
13. These Terms and Conditions are in addition to the Cardholder Agreement which regulates the provision of credit card facilities by HSBC. In the event of inconsistency between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
14. 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.
15. HSBC reserves the right to cancel, terminate or suspend this Promotion with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
16. In no event will HSBC be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any part including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if HSBC has been advised of the possibility of such damages in advance, and all such damages are expressly included.
17. The Eligible Cardholder under this Promotion shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
18. 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.