

TERMS AND CONDITIONS – HSBC’s SMS Enquiry Service

1. The HSBC’s SMS Enquiry Service (“Service”) is open to all existing **principal** HSBC Cardholders except for the following category of persons (“**Eligible Cardholders**”):
 - (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
 2. The Service includes the following:
 - Credit card outstanding balance and available credit limit (balance as at previous day)
 - Credit card latest statement balance, minimum amount due and payment due date
 - HSBC Reward points balance (balance as at the previous working day)
 3. To receive the Service, the Eligible Cardholders are required to send a message via Short Messaging System (SMS) to “36722” with the following details:

To register (once only)

 - Eligible Cardholder’s last four (4) digit of Identification number, or
 - Eligible Cardholder’s last four (4) digit of Passport number (for non-Malaysian)

For Credit card outstanding balance and available credit limit Enquiry

 - Eligible Cardholder to type keyword “BAL”

For Credit card latest statement balance, minimum amount due and payment due date Enquiry

 - Eligible Cardholder to type keyword “DUE”

For Credit card Reward points Enquiry

 - Eligible Cardholder to type keyword “PTS”

All credit card outstanding balance and Reward points as advised by HSBC via the Service is accurate at the point of transmission of the SMS by HSBC.
 4. Eligible Cardholders must use the same mobile phone number registered for the Service. Eligible Cardholders are required to re-register if there are changes in mobile phone number.
 5. Error/reject messages will be sent to the Eligible Cardholders under the following circumstances:
 - Unsuccessful registration
 - Invalid IC/Passport format (i.e non-numeric) received
 - Unidentified keywords received
 - Eligible Cardholders have not registered for the Service
 6. All telephone and other charges incurred by the Eligible Cardholders in relation to all SMS enquiries shall be borne by the Eligible Cardholders. A fee of RM0.30 per SMS will be charged to the Eligible Cardholders by the network operators for every SMS sent by HSBC to the Eligible Cardholders in relation to the Service.
 7. By registering for this Service, the Eligible Cardholders hereby expressly agree to be bound by these terms and conditions and consent to HSBC disclosing their information and particulars to all third party service providers engaged by HSBC for the purpose of the Service.
 8. The Eligible Cardholders hereby acknowledge and accept that in no event will HSBC or any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that HSBC may engage for purposes of this Service), be liable for any damages, including without limitation, direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with their usage of this Service or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure in connection with the usage of this Service, even if HSBC, its officers, servants, employees,
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representatives and/or agents have advised of the possibility of such damages, losses or expenses.

9. HSBC's decision pertaining to any enquiry and dispute received shall be final and no further correspondences will be entertained.
10. HSBC reserves the right to vary these Terms and Conditions from time to time, without prior written notice to the Eligible Cardholders of such variation.
11. These Terms and Conditions are in addition to the HSBC's Cardholder Agreement which regulates the provision of credit card facilities by HSBC and HSBC's Rewards Terms and Conditions ("collectively known as the said Agreements"). In the event of inconsistency between these Terms and Conditions and the said Agreements, these Terms and Conditions shall prevail in so far as they apply to this Service.
12. 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.
13. HSBC reserves the right to cancel, terminate or suspend this Program with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Program shall not entitle the Eligible Cardholders to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Cardholders as a direct or indirect result of the act of cancellation, termination or suspension.
14. In the event of any inconsistency between the English version and the Bahasa Malaysia version of these Terms and Conditions, the English version shall prevail to the extent of such inconsistency.