

Terms & Conditions for HSBC Personal Internet Banking Shopping Delight Campaign ('this Promotion')

1. This Promotion runs from 1st March 2010 to 31st May 2010, both dates inclusive ('Promotion Period').
2. This Promotion is open to all HSBC Bank Malaysia Berhad ('HSBC') and HSBC Amanah Malaysia Berhad ('HSBC Amanah') customers who subscribes to Personal Internet Banking service with HSBC or HSBC Amanah within the Promotion Period subject to Clause 3 below. Hereinafter knowns as 'Eligible Participants'.
3. Further to Clause 2 above, the following category of persons are excluded from this Promotion:
 - (i) existing Personal Internet Banking of HSBC and HSBC Amanah users who have signed up for the service before the Promotion Period;
 - (ii) permanent and/or contract employees of HSBC and HSBC Amanah; and/or
 - (iii) HSBC or HSBC Amanah Business Internet Banking customers.
4. To qualify the Eligible Participant must sign-up and complete the registration process for HSBC or HSBC Amanah Personal Internet Banking online within the Promotion Period.
5. Every Eligible Participant who fulfills the criteria under Clause 4 will receive ONE (1) FREE RM20 Padini voucher (limited to the first 1,000 Eligible Participants per month on a 'first-come, first-served' basis).
6. Each Eligible Participant is only entitled to receive up to ONE (1) FREE RM20 Padini Voucher upon completion of the registration process only.
7. The selection of all Eligible Participants who will receive the FREE RM20 Padini Voucher will be conducted on the 15th day of April, May and June 2010, taking into consideration all Eligible Participants who have fulfilled the criteria under Clause 4 by 31 March, 30 April and 31 May 2010 respectively.
8. Specific terms and conditions of the RM20 Padini Voucher are as follows:
 - (a) Valid at all shops operated by Padini Holding Berhad nationwide except Seed Café;
 - (b) Available for single use only;
 - (c) Dominated in Ringgit Malaysia and is valid only in Malaysia;
 - (d) Valid only for payment of purchases made from shops operated by the Group;
 - (e) Strictly not redeemed for cash in whole or in part;
 - (f) Will be valid and accepted only if it carries the Padini Holdings Berhad Company Stamp, and two authorized signatures;

- (g) Is acceptable together with any other discount or privilege cards which are accepted by the Group and can be used in conjunction with all promotions, sales, premiums or discounts offered at all shops operated by the Group;
 - (h) Must be surrendered to the cashiers concerned upon use; where the amount purchased exceeds the value of the certificate, the balance would be paid for in cash or cash equivalents; where the amount purchased is less than the value of this certificate, no refunds will be given;
 - (i) Can be used individually or in accumulation with similar certificates;
 - (j) Become invalid if it is torn, defaced or in any manner altered; and
 - (k) Valid for one year from the date of issue.
9. The Padini Vouchers will be delivered to the winning Eligible Participants' mailing address registered with HSBC and HSBC Amanah.
10. HSBC will not be liable for any lost or damaged Padini Voucher whilst in transit, and any request for replacement will not be entertained.

General Terms & Conditions

11. By participating in this Promotion, the Eligible Participant agrees to be bound by these Terms and Conditions, as may be amended from time to time, and the decisions of HSBC.
12. HSBC's decision on all matters relating to this Promotion including but not limited to the eligibility of participation, and/or receipt of the Padini Vouchers, are final and binding on the Eligible Participants and no correspondence will be entertained.
13. HSBC Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time without prior notice.
14. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 13, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
15. HSBC shall not be held liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are beyond the reasonable control of HSBC.
16. HSBC expressly excludes and disclaims, to the fullest extent permitted by law, 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 Padini Voucher.

17. 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 Participant and/or recipient of the Padini Voucher to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by them as a direct or indirect result of the act of cancellation, termination or suspension.
18. 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.
19. The Eligible Participant and/or recipient of the Padini Vouchers 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.
20. In the event of any inconsistency (ies), conflict(s), ambiguity (ies) or discrepancy (ies) between the English and Bahasa Malaysia versions of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.