

TERMS & CONDITIONS

HSBC VISA DEBIT CARD ACTIVATION CAMPAIGN ("Campaign")

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) is referred to as "**HSBC Bank**" and HSBC Amanah Malaysia Berhad (Company No.200801006421 (807705-X)) is referred to as "**HSBC Amanah**", collectively referred to as "**HSBC**".

CAMPAIGN PERIOD

2. This Campaign runs from **1 March 2022 until 31 July 2022** (both dates inclusive) ("**Campaign Period**"), unless notified otherwise.
3. This Campaign commences on the first of every month and ends on the last day of every month. For the avoidance of doubt, there will be a total of 5 participating months throughout the Campaign Period as illustrated in Table 1 below.

Table 1:

Participating month	Date of debit card issuance	Eligible Transaction Period	Cashback Allocation
1	1 March 2022 to 31 March 2022	1 March 2022 to 30 April 2022	RM20,000
2	1 April 2022 to 30 April 2022	1 April 2022 to 31 May 2022	RM20,000
3	1 May 2022 to 31 May 2022	1 May 2022 to 30 June 2022	RM20,000
4	1 June 2022 to 30 June 2022	1 June 2022 to 31 July 2022	RM20,000
5	1 July 2022 to 31 July 2022	1 July to 31 August 2022	RM20,000
			Total: RM100,000

ELIGIBILITY

4. Subject to Clause 5 below, this Campaign is open to all new or existing sole and/or joint account cardholders with a newly issued debit card/-i of the following by HSBC ("**Participating HSBC/HSBC Amanah Visa Debit Cards/-i**"):
 - (a) HSBC Bank Visa Debit Card(s): HSBC Premier Visa Debit Card, HSBC Advance Visa Debit Card and HSBC Visa Debit Card.
 - (b) HSBC Amanah Visa Debit Card-i(s): HSBC Amanah Premier Visa Debit Card-i, HSBC Amanah Advance Visa Debit Card-i and HSBC Amanah Visa Debit Card-i.

with either one of the following HSBC/HSBC Amanah Current and/or Savings Accounts/-i (“**HSBC/HSBC Amanah CASA/-i**”) linked to the Participating HSBC/HSBC Amanah Visa Debit Cards/-i:

- (a) HSBC/HSBC Amanah Premier Account/-i
- (b) HSBC/HSBC Amanah Advance Bank Account/-i
- (c) HSBC/HSBC Amanah Basic Savings Account/-i
- (d) HSBC/HSBC Amanah Current Savings Account/-i
- (e) HSBC/HSBC Amanah Savings Account/-i

(collectively, the “**Eligible Cardholder(s)**”).

5. The following categories are EXCLUDED from this Campaign:
- (a) Cardholder(s) of HSBC/HSBC Amanah Visa Debit Cards/-i that are not issued in Malaysia; and/or
 - (b) Cardholder(s) of invalid or cancelled HSBC/HSBC Amanah Visa Debit Cards/-i and/or whose accounts are inactive or delinquent within HSBC’s definition at any time during the Campaign Period; and/or
 - (c) Cardholder(s) of HSBC Premier Junior Savers Debit Card/-i(s); and/or
 - (d) HSBC/HSBC Amanah Premier Everyday Global Account/-i; HSBC/HSBC Amanah Advance Everyday Global Account/-i and HSBC/HSBC Amanah Everyday Global Account/-i; and/or
 - (e) Cardholder(s) who have their existing Debit Card replaced/renewed.
 - (f) Permanent and/or contract employees of HSBC in Marketing, Customer Value Management (Deposits and Debit Card), Data and Analytics departments; and/or

CAMPAIGN MECHANICS

6. Eligible Cardholder(s) will stand to get 10% Cash Back (“**Cash Back**”) on the value of the first transaction performed (domestic or international including online purchase) using their new Participating HSBC/HSBC Amanah Visa Debit Cards/-i with a minimum spend of RM100 (or equivalent in foreign currency) in a single receipt within the Eligible Transaction Period (“**Eligible Transaction**”).
7. “**Eligible Transactions**” includes the following:
- a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate in and outside Malaysia; and
 - b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website.
8. Eligible Transactions EXCLUDE the following:
- a) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
 - b) Payment of the Bank’s HSBC/HSBC Amanah Visa Debit Card/-i issuance fee/annual fee/renewal fee; and
 - c) Any split payment refers to the act of splitting (dividing) a single and full amount of payment in two (2) or more simultaneous transactions made by different payment methods.
9. Tracking of the Eligible Transaction is based on Malaysian Time and in which the Eligible Transaction is successfully posted in HSBC’s system for each month throughout the Eligible Transaction Period.
10. No contest entry form or registration of participation is required.
11. The Cash Back is limited to the first 2,000 Eligible Cardholders per participating month who have met the Campaign Mechanics. Each Eligible Cardholder entitled to only one Cash Back and is capped at RM10 per Eligible Cardholder throughout the Campaign Period for each participating month per Participating HSBC/HSBC Amanah Visa Debit Cards/-i, subject to availability on a first come first served

basis. For the avoidance of doubt, the Cash Back will only be awarded to the Eligible Cardholders as illustrated below:

Scenario A: Eligible Cardholder applies for a HSBC Advance Visa Debit Card (sole account) on 01 March 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
1	1 March 2022	RM100	15 April 2022	Stand to receive RM10 Cash Back

Scenario B: Eligible Cardholder applies for HSBC Visa Debit Card (sole account) on 15 May 2022 & HSBC Premier Visa Debit Card (joint account) 30 June 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
3	15 May 2022	RM100	16 May 2022	Stand to receive RM10 Cash Back
4	30 June 2022	RM100	10 July 2022	Stand to receive RM10 Cash Back

Scenario C: Eligible Cardholder applies for HSBC Visa Debit Card (sole account) on 15 June 2022 & HSBC Premier Visa Debit Card (joint account) 30 July 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
3	15 June 2022	RM150	16 June 2022	Stand to receive RM10 Cash Back
4	30 July 2022	RM138	10 August 2022	Stand to receive RM10 Cash Back

Scenario D: Eligible Cardholder for HSBC Visa Debit Card on 1 July 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
5	1 July 2022	USD 100	1 August 2022	Stand to receive RM10 Cash Back

Scenario E: Eligible Cardholder for HSBC Visa Debit Card on 31 July 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
5	31 July 2022	RM50	2 August 2022	Not entitled for Cash Back
		RM50	3 August 2022	

Scenario F: Eligible Cardholder for HSBC Visa Debit Card on 31 July 2022

Participating Month	Date Debit Card Issuance	Debit Card Transaction Amount	Debit Card Transaction Date	Entitlement
5	31 July 2022	RM100	1 September 2022	Not entitled for Cash Back

12. The total Cash Back allocated for the Campaign is capped at RM20,000 per participating month and RM100,000 throughout the Campaign Period (as per Table 1 above) and is pooled together with “HSBC Amanah Visa Debit Card-i Activation Campaign”. HSBC Bank is the sole provider for all Cash Back in this Campaign.

CAMPAIGN FULFILMENT

13. The Cash Back shall be credited into the Eligible Cardholder(s)' HSBC/HSBC Amanah CASA/-i linked to the Participating HSBC/HSBC Amanah Visa Debit Cards/-i that was debited and used respectively for the Eligible Transaction.
14. Eligible Cardholder(s) will be notified via SMS within six (6) to eight (8) weeks after the Campaign Period to the Eligible Cardholder's mobile number as maintained in HSBC's records. In the event that there is no record of mobile number in the Bank's records, the Cash Back will be given to the next Eligible Cardholder.
15. If the Eligible Cardholder(s) does not receive a notification via SMS from HSBC within six (6) to eight (8) weeks after each participating month has ended, the Eligible Cardholder(s) is deemed NOT the winner for the Cash Back.
16. Eligible Cardholder(s) whose Participating HSBC/HSBC Amanah Visa Debit Card/-i is believed to be used for fraudulent transactions and/or that their Participating HSBC/HSBC Amanah Debit Card/-i is inactive, suspended or cancelled within HSBC's definition at any time during the Campaign Period and/or at the time of fulfilment of the Cash Back will be disqualified from receiving the Cash Back from this Campaign and any such Cash Back shall be forfeited.
17. HSBC will not entertain any request from any Eligible Cardholder(s) or any other person to fulfil the Cash Back to any third party or third party's account(s) other than the Eligible Cardholder(s)' HSBC/HSBC Amanah CASA/-i that linked to the Participating HSBC/HSBC Amanah Visa Debit Cards/-i.
18. The following terms and conditions apply to the Cash Back:
- (a) The Cash Back is not transferable and cannot be exchanged for cash, credit or in kind.

- (b) HSBC reserves the right to substitute the Cash Back with any other item of similar value at any time with 3 days prior notice.
- (c) HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Cash Back received under this Campaign.

GENERAL TERMS AND CONDITIONS

- 19. At the time of fulfilment of the Cashback, all the Participating HSBC/HSBC Amanah Visa Debit Cards/-i MUST NOT be inactive, suspended, invalid or cancelled within HSBC's definition, otherwise the Eligible Cardholder will be disqualified from participating or receiving the Cashback from this Campaign.
- 20. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice.
- 21. HSBC may use any of the following modes to communicate notices in relation to this Campaign to the Eligible Cardholder(s):
 - (a) individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC's records;
 - (b) press advertisements;
 - (c) notice in the Eligible Cardholder's HSBC/HSBC Amanah CASA/-i statement(s);
 - (d) display at its business premises; or
 - (e) notice on HSBC's internet website(s);where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
- 22. These Terms & Conditions are in addition to the Universal Terms and Conditions ("UTCs") for HSBC which regulate the provision of debit card/-i facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms & Conditions and the UTCs, these Terms & Conditions shall prevail in so far as they apply to this Campaign. Additional Debit Card information can be obtained via <https://www.paywithdebit.com.my>.
- 23. 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.
- 24. HSBC reserves the right to cancel, terminate or suspend this Campaign with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Campaign shall not entitle the Eligible Cardholder(s) to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 25. The Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 26. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC have been advised of the possibility of such loss or damage.

27. The Eligible Cardholder(s) 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 Campaign.
28. HSBC's decision on all matters relating to this Campaign shall be final and binding.