

TERMS & CONDITIONS FOR HSBC AMANAH MPOWER CREDIT CARD-i

This Amended Terms and Conditions will supersede the existing Terms and Conditions (October 2023 version) effective 01st July 2024

- Clauses no 13 to 18 in the Terms and Conditions (October 2023 version) in relation to Charity Donation by the Bank have been removed.

DEFINITION

1. "Bank" or "We" or "Our" herein means HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)).
2. "Programme" means HSBC Amanah MPower Credit Card-i Programme.
3. "HSBC Amanah Credit Card-i" means HSBC Amanah MPower Credit Card-i issued in Malaysia.
4. "Cardholders" means all primary and/or supplementary cardholders of a HSBC Amanah Credit Card-i excluding the following categories of persons:
 - a. Cardholder(s) of HSBC Amanah Credit Card-i that are not issued in Malaysia;
 - b. Cardholder(s) of invalid or cancelled HSBC Amanah Credit Card-i and/or whose accounts are delinquent within the Bank's definition;
 - c. Cardholder(s) of company and/or corporate HSBC Amanah Credit Cards-i.
5. "Overseas Spend" means overseas spend made in foreign currency outside Malaysia and online transactions in foreign currency.
6. "Local Spend" means local spend made within Malaysia and online transactions in local currency (Ringgit Malaysia).
7. "Merchant Category Code" means the code assigned by the respective acquiring bank to identify the type of business or service a company offers.
8. "Merchant Identity Description" means the name or description assigned by the respective acquiring bank to differentiate merchants.
9. "Posting Date" means the date the transaction is charged to the HSBC Amanah Credit Card-i and may be a few days later than the actual transaction date.

GENERAL TERMS & CONDITIONS

10. We reserve the right to publish or display the name, picture and city of residence of Cardholders under this Programme for advertising and publicity purposes. You hereby consent to and agree that We shall be at liberty to publish Your name, pictures and city of residence without compensation for advertising and publicity purposes.
11. We reserve the right to amend these Terms and Conditions or terminate this Programme, if necessary, with 3 days' prior notice.
12. We may communicate to You in relation to this Programme via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Cardholder's credit card statement(s) or composite statement;

- d. display at its business premises; or
- e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

13. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Programme. In the event of inconsistency, these terms shall prevail in relation to this Programme.
14. The below terms also apply :
 - a. HSBC Bank Universal Terms and Conditions ("UTCs") which is available at www.hsbc.com.my;
 - b. HSBC Bank Cardholder Agreements;
 - c. PDPA Notice.
15. We shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
16. You shall be responsible for any applicable taxes.
17. Our decision on all matters relating to this Programme shall be final and binding.