

RELAUNCH OF HSBC AMANAH MPOWER PLATINUM CREDIT CARD-i FREQUENTLY ASKED QUESTIONS

Product features and card face

1. I am an existing HSBC Amanah MPower Platinum cardholder. Will the new card features be available to me?

The new Amanah MPower Platinum features will be applicable to ALL new and existing cardholders effective 3 October 2019.

2. Can I continue using my existing HSBC Amanah MPower Platinum card after 3 October 2019?

You can continue to use your existing HSBC Amanah MPower Platinum card until card expiry. The new card design will be delivered to you before card renewal.

Cash Back

3. Can I continue earning Cash Back from my Petrol & Groceries spend?

Yes. In fact we are adding in a new category for Eligible Spend – eWallets, to earn Cash Back.

You will earn:-

- 8% Cash Back on Petrol, Groceries and eWallets for spend RM2,000 and above per month, capped at RM15 per category.
 - 1% Cash Back on Petrol, Groceries and eWallets, for spend below RM2,000 per month, capped at RM15 per category.
 - 0.2% Cash Back on Eligible Spend as defined in Clause 11 of the Terms and Conditions for HSBC Amanah MPower Platinum Credit Card-i.
4. Can I earn Cash Back on all groceries shopping?
No, Cash Back is only valid at selected participating groceries merchants, ie. Giant, Tesco, AEON Big and Mydin, subject to monthly capping.
 5. Can I earn Cash Back at all petrol stations?
Yes, Cash Back is valid at any petrol station, subject to monthly capping.
 6. Can I earn Cash Back if I pump petrol overseas?
No, only petrol stations in Malaysia are eligible.

7. How much of Cash Back can I earn through eWallets transactions?
You can earn 8% Cash Back for any eWallet transactions, including top-up, from 3 Oct 2019 till 31 March 2020 (limited time only), after which Cash Back for eWallets transactions will be 1% of eWallet transactions for that month.

8. What is the monthly Cash Back capping?
The monthly Cash Back is capped at RM15 per category (petrol, groceries and eWallets) every month.

9. What happens if I reached the maximum Cash Back capping of RM15 per category?
You will still be eligible for 0.2% Cash Back on each category, except for Petrol.

10. Is there a monthly cap for 0.2% Cash Back?
No. There is no monthly cap for 0.2% Cash Back.

11. Is my supplementary card eligible for 8% Cash Back?
Yes, all transactions made by the primary and/or supplementary will be consolidated in calculating the Cash Back to be awarded. Cash Back will be paid to primary card only.

12. How is the Cash Back calculated?
For monthly spend of less than RM2,000:

Spend Category	Category	Spend Amount	Total Cash Back
Petrol	Petrol	RM230	RM2.30 (1%)
Groceries @ Giant	Grocery	RM450	RM4.50 (1%)
Groceries @ Jaya Grocer	Grocery	RM100	RM0.20 (0.2%)
eWallet top up - GrabPay	eWallet	RM200	RM2.00 (1%)
eWallet top up - BigPay	eWallet	RM150	RM0.30 (0.2%)
Online shopping - Lazada	Retail	RM160	RM0.30 (0.2%)
Retail shopping - Zara	Retail	RM200	RM0.40 (0.2%)
Total		RM1,490	RM10.00

For monthly spend of RM2,000 or more:

Spend Category	Category	Spend Amount	Total Cash Back
Petrol @ Shell	Petrol	RM500	RM15.00* (8%)
Petrol @ BHP	Petrol	RM100	RM0.00 (0%)
Groceries @ Giant	Grocery	RM100	RM8.00 (8%)
Groceries @ AEON Big	Grocery	RM120	RM7.24* (8%)
Groceries @ Jaya Grocer	Grocery	RM260	RM0.50 (0.2%)
eWallet top up - GrabPay	eWallet	RM150	RM12.00 (8%)
eWallet top up - BigPay	eWallet	RM200	RM0.40 (0.2%)
Online shopping - Lazada	Retail	RM700	RM1.40 (0.2%)
Retail shopping - Zara	Retail	RM500	RM1.00 (0.2%)
Total		RM2,570	RM43.34

**Total Cash Back capped at RM15 per category.*

Annual Fee

13. How much is the annual fee?

Annual Fee for HSBC Amanah MPower Platinum card is RM240. However, annual fee can be waived if you perform at least 12 transactions per year.