

TERMS & CONDITIONS

HSBC EVERYDAY GLOBAL (EGA) VISA DEBIT CARD CASHBACK 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. The “HSBC Everyday Global (EGA) Visa Debit Card Cashback Campaign” (“**Campaign**”) shall run from **29 March 2022 until 31 August 2022** (both dates inclusive), comprising the following periods: -

Table 1: Campaign Months

Campaign Month	Campaign Date(s)	Monthly Cashback Capping
1	29 March 2022 to 30 April 2022	RM32,000
2	1 May 2022 to 31 May 2022	RM32,000
3	1 June 2022 to 30 June 2022	RM32,000
4	1 July 2022 to 31 July 2022	RM32,000
5	1 August 2022 to 31 August 2022	RM32,000
	Total	RM160,000

(hereinafter collectively referred to as the “**Campaign Period**”).

ELIGIBILITY

3. Subject to Clause 4 below, this Campaign is open to all new and existing cardholders of the following HSBC/HSBC Amanah EGA debit card/-i(s):
- HSBC Premier Everyday Global Visa Debit Card
 - HSBC Advance Everyday Global Visa Debit Card
 - HSBC Everyday Global Visa Debit Card
 - HSBC Amanah Premier Everyday Global Visa Debit Card-i
 - HSBC Amanah Advance Everyday Global Visa Debit Card-i
 - HSBC Amanah Everyday Global Account Visa Debit Card-i

(collectively referred to as the “**Participating HSBC Debit Card/-i(s)**”)

with the following **individual** HSBC/HSBC Amanah Savings Accounts/-i (“HSBC/HSBC Amanah SA/-i”) linked to the aforesaid Participating HSBC Debit Card/-i(s) respectively:

- HSBC Premier Everyday Global Account
- HSBC Advance Everyday Global Account
- HSBC Everyday Global Account
- HSBC Amanah Premier Everyday Global Account-i
- HSBC Amanah Advance Everyday Global Account-i
- HSBC Amanah Everyday Global Account-i

who meet the Eligible Spend Criteria as stated in Clauses 5 to 11 below during the Campaign Period stand to receive RM30 or RM20 Cashback and subject to the Monthly Cashback Capping in Table 1 and Terms and Conditions herein.

4. 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;
 - (c) Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit/Debit Card/-i(s); and/or
 - (d) Cardholder(s) of HSBC/HSBC Amanah Premier Junior Savers Debit Card/-i(s); and/or
 - (e) HSBC/HSBC Amanah Premier Debit Card/-i, HSBC/HSBC Amanah Advance Debit Card/-i, HSBC /HSBC Amanah Debit Card/-i; and/or
 - (f) Permanent and/or contract employees of HSBC in Marketing, Customer Value Management (Deposits and Debit Card), Data Analytics and Information Management departments.

(collectively, the "**Eligible Cardholder(s)**").

ELIGIBLE SPEND CRITERIA

5. Eligible Cardholder(s) must spend on Eligible Spend (defined in Clause 6 below) using Participating HSBC EGA Debit Card/-i(s) to achieve the Minimum Spend Amount set out in Table 2;

Table 2:

Eligible Cardholder	Eligible Spend Period	No. of Eligible Spend	Minimum Amount Per Retail Spend	Cashback
New-to-Bank/ New-to-EGA Visa Debit Card/-i	Within 30 Days of Debit Card issuance date	5 Retail Spend	RM20 (or equivalent in foreign currency)	RM30
Existing-to-Bank EGA Visa Debit Card/-i	Within Campaign Month			RM20

6. "**Eligible Spend**" 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.
7. Eligible Spend **EXCLUDE** the following:
 - a) Any unposted, refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
 - b) Any fees and charges imposed by HSBC (including and not limited to annual fees, card replacement fees, annual fees, renewal fees or issuance fees); and
 - c) ATM transactions (including but not limited to cash withdrawal, cash advance and deposit transactions).
8. The Cashback will be given for every five (5) Eligible Spend made. No contest entry form or registration of participation is required.
9. Tracking of the Eligible Spend is based on Malaysian Time and in which the Eligible Spend is successfully posted in HSBC's system for each month throughout the Campaign Period.

10. The Cashback is limited to the first Thousand Three (1,300) Eligible Cardholders per month (combined of both Eligible Cardholder illustrated in Table 1) who have met the Campaign Criteria. Eligible Cardholder(s) entitled to only one Cashback throughout the Campaign Period.
11. The total maximum Cashback allocated for the Campaign is capped at Ringgit Malaysia Thirty-Two Thousand (RM32,000) per month and Ringgit Malaysia One Hundred Sixty Thousand (RM160,000) throughout the Campaign Period and is pooled together with “HSBC Amanah Everyday Global Visa Debit Card-i Cashback Campaign” on a first-come first-served basis. HSBC Bank is the sole provider for all Cashback in this Campaign. Notwithstanding herein, no further Cashback will be rewarded once the Capped Pool for each campaign month is reached. For the avoidance of doubt, the Cashback will only be awarded to the Eligible Cardholders as illustrated below:

Scenario A: Eligible Cardholder applies for a HSBC EGA Advance Visa Debit Card on 29 March 2022

Campaign Month	Date Debit Card Issuance	Eligible Spend	Transaction Amount	Eligible Spend Period	Entitlement
1	29 March 2022	2	RM20 for each transaction	30 March 2022	Stand to receive RM30 Cashback
		3		31 March 2022	

Scenario B: Eligible Cardholder who hold a HSBC EGA Visa Debit Card

Campaign Month	Date Debit Card Issuance	Eligible Spend	Transaction Amount	Eligible Spend Period	Entitlement
2	15 July 2019	3	RM20 for each transaction	16 May 2022	Not entitled for Cashback
		2		10 June 2022	

Scenario C: Eligible Cardholder applies for HSBC EGA Visa Debit Card on 15 June 2022

Campaign Month	Date Debit Card Issuance	Eligible Spend	Transaction Amount	Eligible Spend Period	Entitlement
3	15 June 2022	3	RM20 for each transaction	16 June 2022	Not entitled for Cashback
		1	RM10		

Scenario D: Eligible Cardholder who hold a HSBC EGA Visa Premier Debit Card

Campaign Month	Date Debit Card Issuance	Eligible Spend	Transaction Amount	Eligible Spend Period	Entitlement
4	15 August 2019	1	USD 50 online transaction	16 July 2022	Stand to receive RM20 Cashback
		4	RM50 for each transaction	20 July 2022	

CAMPAIGN FULFILMENT

12. The Cashback 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 Spend.
13. 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 Cashback will be given to the next Eligible Cardholder.
14. 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 Cashback.
15. 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 Cashback will be disqualified from receiving the Cashback from this Campaign and any such Cashback shall be forfeited.
16. HSBC will not entertain any request from any Eligible Cardholder(s) or any other person to fulfil the Cashback 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.
17. The following terms and conditions apply to the Cashback:
 - (a) The Cashback is not transferable and cannot be exchanged for cash, credit or in kind.
 - (b) HSBC reserves the right to substitute the Cashback 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 Cashback received under this Campaign.

GENERAL TERMS AND CONDITIONS

18. 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.

19. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days' prior notice.
20. 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.
21. 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>.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.
27. HSBC's decision on all matters relating to this Campaign shall be final and binding.