TERMS & CONDITIONS

HSBC Apple Pay Promotion (“**Promotion**”)

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) will be referred to as “HSBC Amanah” (collectively referred to as “**HSBC**”).

2. “**Promotion Period**” runs from 1 August 2026 to 31 December 2026, both dates inclusive, comprising the following promotion months:

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	1 August 2026 to 31 August 2026
2	1 September 2026 to 30 September 2026
3	1 October 2026 to 31 October 2026
4	1 November 2026 to 30 November 2026
5	1 December 2026 to 31 December 2026

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all new and existing **primary or supplementary** credit cardholders of the following Participating HSBC Bank Credit Card(s) as shown in Table 2 below (“**Eligible Cardholders**” and each an “**Eligible Cardholder**”).

Table 2: Participating HSBC Bank Credit Card(s)

	HSBC Premier Credit Cards	Other HSBC Credit Cards
HSBC Bank	• HSBC Premier Travel Mastercard Credit Card • HSBC Premier World Mastercard Credit Card	• HSBC Visa Signature Credit Card • HSBC Travel One Credit Card • HSBC Live+ Credit Card • HSBC Platinum VISA Credit Card • HSBC Platinum Mastercard Credit Card

4. The following categories of persons are **NOT ELIGIBLE** to participate in this Promotion:
   a. Cardholder(s) of HSBC Bank Credit Card(s) that are not issued in Malaysia;
   b. Cardholder(s) of company and/or corporate of the HSBC Bank Credit Card(s); and
   c. Cardholder(s) that have previously added their Participating HSBC Bank Credit Card(s) to Apple Pay 6-month prior to this Promotion.

5. Eligible Cardholders whose Participating HSBC Bank Credit Card(s) are not activated, dormant/inactive, delinquent, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Cashback will not be eligible to receive any Cashback under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholder must add their Participating HSBC Bank Credit Card(s) to Apple Wallet **on or before 30 November 2026** to be eligible for the Promotion. Primary Eligible Cardholders may add their Participating HSBC Bank Credit Card(s) to complete the add-to-Apple-Wallet process whereas supplementary Eligible Cardholders are required to contact the HSBC Contact Centre for assistance to add their Participating HSBC Bank Credit Card-i(s).

7. During the Promotion Period, an Eligible Cardholder who, within 30 days from the date the Participating HSBC Bank Credit Card is added to Apple Wallet, completes at least **5 transactions** of Eligible Spend using Apple Pay, with a minimum spend of **RM100 per transaction**, using the **SAME** Participating HSBC Bank

Credit Card(s) added to their Apple Pay ("**Spend Criteria**"), will be eligible to receive one (1) unit of **RM50 Cashback for HSBC Premier Credit Cardholders** or **RM30 Cashback for Other HSBC Credit Cardholders ("Cashback")**, on a first-come-first-served basis, subject to the capping as per Table 3 and other terms and conditions herein:

8. **"Eligible Spend"** for this Promotion are transactions charged to any of the Eligible Cardholder's Participating HSBC Bank Credit Card(s) within the Promotion Period which:
   a. includes all local and overseas retail transactions; and
   b. excludes transactions made using the physical card directly (non-Apple Pay transactions).

9. The total allocation Cashback to be given out under this Promotion is pooled together with the HSBC Amanah Apple Pay Promotion as stipulated in Table 3 below.

   <u>Table 3 Total allocation of Cashback</u>

Eligible Cardholder Group	Cashback Amount per Eligible Cardholder	Total Cashback Unit	Total Cashback Amount
HSBC Bank /HSBC Amanah Premier Credit Card-i	RM50	3,000	RM150,000
Other HSBC Bank/HSBC Amanah Credit Card-i	RM30	1,0000	RM30,000

   For avoidance of doubt, HSBC Bank is the sole provider for all Cashback in this Promotion.

10. Each Eligible Cardholder who met the Spend Criteria will only be eligible to receive maximum **one (1) unit of Cashback across this Promotion and HSBC Amanah Apple Pay Promotion on a first-come-first-served basis**, regardless of the number of Participating HSBC Bank Credit Card(s) and/or HSBC Amanah Credit Card-i added to the Apple Wallet, throughout the Promotion Period.

11. The tracking of the Eligible Spend is based on transaction dates and time (Malaysian Time) reflected in HSBC's system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.

12. In the event of a tie in transaction time for the last unit(s) of Cashback, the Cashback will go to the Eligible Cardholder as in accordance with the order below, in descending priority:

    <u>HSBC Premier Travel Mastercard Credit Card being the first priority, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Live+ Credit Card, HSBC Platinum VISA Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.</u>

    Example: *Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum VISA Credit Card) both have made their last transaction i.e. 5th transaction using Apple Pay with a minimum spend of RM100 by using their said Participating HSBC/HSBC Credit Card/-i(s) added to Apple Pay at the same date and time. Customer A will be eligible for the last unit of Cashback.*

13. The Cashback will be credited into the Eligible Cardholder's Participating HSBC Bank Credit Cards which met the Spend Criteria within eight (8) to ten (10) weeks after the end of Promotion Period. The Cashback will be notified and reflected in the Eligible Cardholders' credit card statement in the following month after the Cashback has been credited.

14. During the Promotion Period and at the time of fulfilment of the Cashback, if any Eligible Spend of the Participating HSBC Bank Credit Cards are disputed or alleged to be fraudulent, or the Eligible Cardholder's

Participating HSBC Bank Credit Cards is delinquent, or inactive or cancelled, the Eligible Cardholder will be disqualified from participating or receiving the Cashback for this Promotion.

15. 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 will not entertain any request from any Eligible Cardholders or any other person to fulfil the Cashback to any third party other than the Eligible Cardholders.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.

17. HSBC may communicate to the Eligible Cardholders in relation to this Promotion via:
    a. via electronic means;
    b. press advertisements;
    c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
    d. display at its business premises; or
    e. notice on HSBC's internet website(s);

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

18. 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 Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.

19. The below terms also apply:
    (i) HSBC Bank Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my; and
    (ii) HSBC Bank Cardholder Agreements and
    (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.

20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

21. The Eligible Cardholder shall be responsible for any applicable taxes.

22. HSBC's decision on all matters relating to this Promotion shall be final and binding.