

TERMS & CONDITIONS

HSBC Activate and Spend Cashback Acquisition Promotion (“Promotion”)

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

PROMOTION PERIOD

2. “**Promotion Period**”:
 - a. “**Sign-Up Period**” runs from **1 February 2023 to 31 December 2023**, both dates inclusive for customers to apply for a primary/supplementary HSBC Credit Card/-i (collectively as “**Participating HSBC Credit Card/-i(s)**”); and
 - b. “**Welcome Period**” is 60 days from the date of HSBC welcome letter for the new Participating HSBC Credit Card/-i(s).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to Primary and Supplementary cardholders who apply at least one of the following Participating HSBC Credit Card/-i(s) as set out in Table 1 below (“**Eligible Cardholders**”) during the Promotion Period.

Table 1: Participating HSBC Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier Travel Mastercard Credit Card• HSBC Premier World Mastercard Credit Card• HSBC Visa Signature Credit Card• HSBC Visa/Mastercard Platinum Credit Card• HSBC Advance Visa Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World Mastercard Credit Card-i• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i

4. “**Primary Cardholders**” are defined as cardholders who applies for a primary Participating HSBC Credit Card/-i(s).
5. “**Supplementary Cardholders**” are defined as cardholders who applies for a supplementary Participating HSBC Credit Card/-i(s).
6. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion;
 - b. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent at any time during the Promotion Period; and
 - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).
7. This Promotion runs concurrently with all HSBC/HSBC Amanah ongoing credit card acquisition campaigns.
8. Eligible Cardholders whose Participating HSBC Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfillment of the rewards will be not eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

9. Eligible Cardholder must during the Promotion Period:
 - a. Apply for any Participating HSBC Credit Card/-i through HSBC via any channels;
 - b. Call to activate his/her newly approved Participating HSBC Credit Card/-i and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and
 - c. Use his/her Participating HSBC Credit Card/-i on Eligible Spend (as per Clause 10 below) within the Welcome Period in accordance with the Eligibility Criteria as set out in Table 2 below.
(the “Participation Criteria”).
10. “Eligible Spend” for this Promotion are those that are charged to the Participating HSBC Credit Card/-i(s) (single or cumulative receipt):
 - a. **includes:** local and overseas retail transactions (including online transactions), e-wallet top up, insurance, standing instructions/ auto-billing; and
 - b. **excludes:** Cash Advance, interest charges, finance charges/management fees, credit card annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).
11. For avoidance of doubt, Eligible Spend(s) must be the transaction posted (Malaysia Time) within the Welcome Period and HSBC will not be held responsible for any late posting.
12. Eligible Cardholders stand to receive Cashback upon meeting the Participation Criteria in Clause 9 and the Eligibility Criteria as set out in the Table 2 below, on first come first served basis and subject to the terms and conditions herein:

Table 2: Promotion Eligibility Criteria

Cashback (“Cashback”)	Eligibility Criteria	Maximum Units
1x RM50 CASHBACK	Activate newly approved Participating HSBC Credit Card/-i(s) and perform one (1) transaction on Eligible Spend within the Welcome Period (no minimum amount)	112,500 units

CASHBACK TERMS & CONDITIONS

13. Each Eligible Cardholder is entitled to receive **Cashback only once** throughout the Promotion Period regardless of the number of Participating HSBC Credit Card/-i(s) applied for.
*For avoidance of doubt, if an Eligible Cardholder applies for 2 primary Participating HSBC Credit Card/-i(s) and satisfies the Eligibility Criteria in Table 2 above for both cards, that Eligible Cardholder will only be entitled to receive **Cashback** once as per Table 2 above.*
14. **Cashback** will be credited into the Eligible Cardholder’s Participating HSBC Credit Card/-i account which first satisfies the Eligibility Criteria in Table 2 above. Crediting of the Cashback will be made 60 days after the Welcome Period and this will be reflected in Eligible Cardholder’s Participating HSBC Credit Card/-i statement in the following month.
15. The maximum units of **Cashback** to be given out are listed in Table 2 above which is pooled together with HSBC Amanah Activate and Spend Cashback Acquisition Promotion. HSBC Bank is the sole provider of all the Cashback in this Promotion.

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 Cardholder 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 internet website(s);

such notices shall be deemed to be effective on and from the 4th 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, this terms shall prevail in relation to this Promotion.
19. The below terms also applies:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah 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 Cardholders shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.