

TERMS & CONDITIONS

HSBC CASH INSTALMENT PLAN MOBILE APP PROMOTION Q4 2022

PROMOTION PERIOD

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**”).
2. “**Promotion Period**” runs from **12 September 2022 to 31 December 2022**, both dates inclusive (“**Promotion Period**”).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to targeted primary cardholders who hold any of the Participating HSBC Credit Card/-i(s) in Table 1 below and receive SMS invitation from HSBC to participate in this Promotion.

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

HSBC Bank Credit Card	HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card
HSBC Amanah Credit Card-i	HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia;
 - ii. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent within HSBC’s definition during the Promotion Period;
 - iii. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - iv. Cardholder(s) of HSBC Credit Card/-i(s) who are participating in any other concurrent HSBC Credit Card/-i(s) promotions via any channels by HSBC or authorised 3rd parties;

PROMOTION MECHANICS

5. To be eligible for the **RM138 Touch ‘n Go eWallet Reload PIN (“TnG Reload Pin”)**, the Eligible Cardholder must successfully apply for a **Cash Instalment Plan (“CIP”) application (“CIP Application”)** for a minimum amount of RM10,000 via the **HSBC Malaysia Mobile Banking App (“Mobile App”)** during the Promotion Period.

PROMOTION PRIZES

6. Eligible Cardholder who satisfies the Participation Criteria in clause 5 above stands to receive a one-time only TnG Reload Pin within 60 to 90 calendar days from the day the CIP Application is approved by HSBC, subject to the terms and conditions herein, on a first come, first served basis.
7. 2,500 units of TnG Reload Pin are allocated for this Promotion, which is pooled together with the “HSBC Amanah Cash Instalment Plan Mobile App Promotion Q4 2022”. HSBC Bank is the sole provider for the TnG Reload Pin in this Promotion.
8. For avoidance of doubt, the CIP Application applied for by an Eligible Cardholder must be submitted on/or before 31 December 2022 and approved by HSBC to be entitled to receive the TnG Reload Pin.
9. TnG Reload Pin will only be given to the first CIP Application approved per Eligible Cardholder who satisfies the Participation Criteria during the Promotion Period, regardless of the number of CIP Applications submitted and approved with a same and/or different Participating HSBC Credit Card/-i(s) throughout the Promotion Period. For clarity, each Eligible Cardholder stands to receive a maximum of 1 unit of TnG Reload Pin only under this Promotion notwithstanding the Eligible Cardholder may apply for more than 1 CIP Application during the Promotion Period.

10. Eligible Cardholder will be notified of the fulfilment of the TnG Reload Pin via SMS sent to the Eligible Cardholder's registered mobile number in HSBC's record.
11. At the time of fulfilment of the TnG Reload Pin and during the Promotion Period, all the Participating HSBC Credit Card/-i(s) of the Eligible Cardholder MUST NOT show any record(s) of delinquency, be invalid or cancelled within HSBC's definition, and the first CIP Application approved must not be early settled nor the Participating HSBC Credit Card/-i terminated by HSBC pursuant to the terms of the Cardholder Agreement, otherwise they will be disqualified from participating or receiving the TnG Reload Pin from this Promotion.
12. All TnG Reload Pin shall be subjected to the terms and conditions of the participating merchant and the validity period as stated in the SMS sent. Any unused or unredeemed TnG Reload Pin after the end of the validity period will lapse and be invalid.
13. The TnG Reload Pin is not transferable and cannot be exchanged for cash, credit or in kind.
14. HSBC reserves the right to substitute the TnG Reload Pin with any item of similar value at any time with 3 days' prior notice.
15. HSBC will not entertain any request from any Eligible Cardholder or any other person to fulfil the TnG Reload Pin to any third party other than the Eligible Cardholder.
16. Any query and/or dispute on the redemption of the TnG Reload Pin shall be directed to, and resolved directly with the participating merchant.

GENERAL TERMS & CONDITIONS

17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
18. 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.
19. 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.
20. 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;
 - (iii) HSBC and HSBC Amanah Cash Instalment Plan Mobile App Q4 2022 Promotion T&C which are available at www.hsbc.com.my/cipm and www.hsbcamanah.com.my/cipm.
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
22. The Eligible Cardholder shall be responsible for any applicable taxes.
23. HSBC's decision on all matters relating to this Promotion shall be final and binding.