

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 10 January 2023 to 31 May 2023, both dates inclusive, comprising the following periods:

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	10 January 2023 – 31 January 2023
2	1 February 2023 – 28 February 2023
3	1 March 2023 – 31 March 2023
4	1 April 2023 – 30 April 2023
5	1 May 2023 – 31 May 2023

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary credit cardholders of the following Participating HSBC/HSBC Amanah Credit Card/-i(s) as shown in Table 2 below (“**Eligible Cardholders**”):

Table 2: Participating HSBC/HSBC Amanah Credit Card/-i(s)

a) **Visa Credit card/-i(s)**

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

b) **Mastercard Credit card/-i(s)**

HSBC Bank	<ul style="list-style-type: none"> • HSBC Premier Travel Credit Card, • HSBC Premier World Mastercard Credit Card • HSBC Mastercard Platinum Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah Premier World MasterCard Credit Card-i

4. The followings are **NOT ELIGIBLE** to participate in this Promotion:
 - a. Cardholder(s) of HSBC/HSBC Amanah credit card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of invalid or cancelled HSBC/HSBC Amanah credit card/-i(s) and/or whose accounts are delinquent at any time during the Promotion Period or prior to fulfilment of the prizes; and/or
 - c. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah credit card/-i(s); and/or
 - d. Permanent and/or contract employees of HSBC Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad.
5. Eligible Cardholders whose Participating HSBC/HSBC Amanah 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 fulfilment of the rewards will be not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

- Eligible Cardholders must install Apple Pay app on their compatible Apple device(s) and link their Participating HSBC/HSBC Amanah Credit Card/-i(s) with Apple Pay app.
- During the Promotion Period, Eligible Cardholders who have added Participating HSBC/HSBC Amanah Credit card/-i(s) onto Apple Pay and performed at least 5 transactions with a minimum spend of RM 50 per transaction using their Apple Pay (“**Eligible Spend**”) will be eligible to receive a cashback worth of RM30 (“**Cashback**”).
- Each Eligible Cardholder may only receive one (1) unit of Cashback throughout the Promotion period. The maximum Cashback an Eligible Cardholder may receive under this Promotion is RM30 throughout the Promotion Period, subject to the total Cashback allocation on a first come first served basis.
- The total allocation of Cashback is **limited to 4,000** units only throughout the Promotion Period, on a first-come-first-served basis as stipulated in Table 3 below.

Table 3: Total allocation of Cashback

Promotion Month	Promotion Dates	Number of cashback units	Total Cashback value (RM)
1	10 January 2023 – 31 January 2023	800	24,000
2	1 February 2023 – 28 February 2023	800	24,000
3	1 March 2023 – 31 March 2023	800	24,000
4	1 April 2023 – 30 April 2023	800	24,000
5	1 May 2023 – 31 May 2023	800	24,000
	TOTAL	4,000	120,000

- The Cashback to be given out under this Promotion are pooled together with the HSBC Amanah Apple Pay Promotion. HSBC Bank is the sole provider for all Cashback in this Promotion.
- The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC’s system throughout the Promotion Period.
- In the event of a tie in the 5th transaction time for the last unit of Cashback, the Eligible Cardholder with the higher ranking card type of Participating HSBC Credit Card/-i will receive the Cashback.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC MasterCard Platinum Credit Card, MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i.

Example: Customer A (holding HSBC Premier Travel Credit Card) & Customer B (holding HSBC Visa Signature Credit Card) have performed at least 5 transactions with a minimum spend of RM 50 per transaction using their Apple Pay at the same time & date. Customer A is eligible to receive the Cashback.

- The Promotion is valid for primary and supplementary credit cardholders. Cashback will be credited to the Eligible Cardholder’s account.
- The Cashback will be credited into the Eligible Cardholder’s Participating HSBC/HSBC Amanah Credit card/-i(s)’ account within six (6) to ten (10) weeks after the end of Promotion Period.
- During the Promotion Period and at the time of fulfilment of the Cashback, if any transactions of the Participating HSBC/HSBC Amanah Credit card/-i(s) are disputed or alleged to be fraudulent, or the Eligible

Cardholder's Participating HSBC/HSBC Amanah Credit card/-i(s) is delinquent, and/or invalid or cancelled, the Eligible Cardholder will be disqualified from participating or receiving the Cashback for this Promotion.

16. The following terms and conditions apply to the Cashback(s):
 - a. The Cashback are not transferable and cannot be exchanged 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

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 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 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'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.