

**TERMS & CONDITIONS**  
**HSBC VISA INSTALMENT PLAN PROMOTION**

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

**THE PROMOTION PERIOD**

2. The “HSBC Visa Instalment Plan Promotion” (“**Promotion**”) shall run from 1 November 2021 – 28 February 2022, both dates inclusive, comprising the following periods: -

**Table 1: Promotion Months**

Promotion Month	Promotion Date(s)
1	1 November 2021 to 30 November 2021
2	1 December 2021 – 31 December 2021
3	1 January 2022 – 31 January 2022
4	1 February 2022 – 28 February 2022

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

**ELIGIBILITY**

3. Subject to Clause 4 below, this Promotion is open to all primary and supplementary cardholders of the following Credit Cards/-i issued by HSBC/HSBC Amanah

Credit Card/-i(s)

- a) **HSBC Bank Credit Cards:** HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card; and  
b) **HSBC Amanah Credit Card-i(s):** HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah Mpower Credit Card-i

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

4. The following categories of persons are EXCLUDED from this Promotion:
- i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and/or
  - ii. Cardholder(s) invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent within HSBC’s definition at any time during the Promotion Period; and/or
  - iii. Cardholders of company and/or corporate HSBC Credit Card/-i(s)

(hereinafter collectively referred to as the “**Eligible Cardholder(s)**”).

**PARTICIPATION CRITERIA**

**PROMOTION ENTRIES**

4. In order to participate in this Promotion, Eligible Cardholder must meet the Eligible Spend using their Participating HSBC/HSBC Amanah Credit Card/-i during the Promotion Period to earn entries: -

**Table 2: Number of Entry(ies) awarded**

Eligible Spend*	Number of Entry(ies) awarded on weekdays	Number of Entry(ies) awarded on weekends
Every sign-up of HSBC Visa 0% Card Instalment Plan at Selected Merchants**	10	20

\*Note: Eligible Spend in a single receipt between 00:00:00 to 23:59:59 daily

\*\*Note: "Selected Merchants" refers to participating merchants at [www.hsbc.com.my/vis](http://www.hsbc.com.my/vis).

**PRIZES**

5. Eligible Cardholder who meets the Participation Criteria and Eligible Spend requirements during the Promotion Period stands to receive the following Prizes subject to capping as per **Table 3** below: -

**Table 3: Prizes Capping**

Prize(s)	Maximum unit of Prizes per Promotion Month	Maximum unit of Prize(s) per Eligible Cardholder throughout the Promotion Period	Total Units
<b>Grand Prize</b> Samsung Tab S6 Lite 10.4"	Not Applicable	1 unit	60
<b>Monthly Prize</b> RM20 Touch 'n Go eWallet Reload Pin	1,000	up to 8 units	4,000

6. All **primary and supplementary/ies** Participating HSBC/HSBC Amanah Credit Card/-i(s) Eligible Spend will be consolidated and taken into account to meet the Participating Criteria, and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for this Promotion.
7. For avoidance of doubt, only the **primary Eligible Cardholder** stands to win the Prizes for this Promotion. Therefore, all contest entries earned from the other Participating HSBC/HSBC Amanah Credit Card/-i(s) including supplementary credit card/-i will be consolidated with the contest entries received by the respective primary Eligible Cardholder.

*Example: Cardholder A has an HSBC Visa Signature Credit Card, HSBC Amanah MPower Platinum Credit Card-i and 2 supplementary HSBC Amanah MPower Platinum Credit Card-i. All transactions on Eligible Spend made/contest entries earned with all of those Participating HSBC/HSBC Amanah Credit Card/-i(s) will be accumulated and will not be viewed individually to meet the respective Eligible Spend and Participating Criteria of this Promotion.*

8. The tracking of the Eligible Spend and Participation Criteria is based on transaction dates (Malaysian Time).

**PRIZES TERMS AND CONDITIONS**

**Grand Prize**

9. A total of 60 units of Grand Prize of a **Samsung Tab S6 Lite 10.4"** ("**Grand Prize**") are to be given out throughout the Promotion Period based on the Grand Prize Selection Process in Clause 10 below.

10. The Grand Prize Selection Process is as follows:

- a. All entries earned throughout the Promotion Period is assigned with a serial number in HSBC's randomizer system.
- b. To determine the Grand Prize Winner, HSBC will perform one (1) times randomization of the entries received after the end of the Promotion Period.
- c. The entry ranked 1<sup>st</sup> to 60<sup>th</sup> from the randomization results will be shortlisted as Potential Grand Prize Winner.
- d. The Potential Grand Prize Winner will receive an SMS notifying that he/she stands to receive the Grand Prize, subject to answering a question via SMS correctly. The Potential Grand Prize Winner must answer/reply the question via SMS within 5 days from the date of receipt of the SMS to receive the Grand Prize.
- e. Upon answering the question via SMS correctly, an SMS will be sent to confirm the Grand Prize Winner.
- f. The Potential Grand Prize Winner who has not fulfilled the requirements under Clause 10(d) will be disqualified, and the next entry from the randomization results in Clause 10(b) (i.e. ranked 2<sup>nd</sup>) will be shortlisted as the Potential Grand Prize Winner, and the same process in Clause 10(d) to (f) shall repeat up to two (2) rounds, and thereafter the Grand Prize if any will be forfeited.

11. The Grand Prize will be couriered within 16 weeks after the Promotion Period to the Primary Eligible Cardholder's address as maintained in HSBC's records. HSBC will not entertain any request to deliver the Prize to an overseas address a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, Grand Prize Winners with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Grand Prize on their behalf.

12. Permanent and/or contract employees of HSBC in Marketing, Customer Value Management (Credit Card, Deposits, and Debit Card), Data Analytics and Information Management departments shall be excluded from Grand Prize Selection Process.

13. HSBC reserves the right, at its sole discretion, to provide the Grand Prize in any colour that is available.

14. The Grand Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.

**Monthly Prize**

15. A total of 1,000 units Monthly Prize of **RM20 Touch 'n Go eWallet Reload PIN ("Reload PIN")** will be given out as per **Table 4** throughout the Promotion Period.

**Table 4: Reload PIN Allocation**

Promotion Month	Reload PIN Allocation	Value of Reload PIN (RM)
1	1,000	20,000
2	1,000	20,000
3	1,000	20,000
4	1,000	20,000
Total	4,000	80,000

16. The primary Eligible Cardholder stands to receive the Reload PIN as indicated in the **Table 4** above, subject to the availability and on a first come, first serve basis.

17. The Reload PIN will be awarded to the primary Eligible Cardholder only. The maximum Reload PIN a primary Eligible Cardholder may receive under this Promotion is eight (8) Reload PIN worth a total of RM160 throughout the Promotion

Period, capped at maximum of two (2) Reload PIN per Promotion Month subject to the availability of the Reload PIN for that Promotion Month on a first come, first served basis.

18. The balance Reload PIN allocated in the respective Promotion Month that are not utilized (if any) will be brought forward to the next Promotion Month throughout the Promotion Period.
19. The Reload PIN will be sent via SMS within 10 to 16 weeks from the end of each Promotion Month to the primary Eligible Cardholder's mobile number as maintained in HSBC's records.
20. The expiry date of the Reload PIN will be stated in the SMS and any unused or unredeemed Reload PIN after the end of the validity period will be invalid.
21. The Reload PIN sent are not transferable and cannot be exchanged for cash, credit or in kind.
22. Any query and/or dispute on the redemption of the Reload PIN shall be directed to, and resolved directly with the participating merchant.
23. The following terms and conditions apply to **all** Prizes:
  - a. Prizes to be given out under this Promotion are pooled together with the HSBC Amanah Visa Instalment Plan Promotion. HSBC Bank is the sole provider for all Prizes in this Promotion.
  - b. The Prizes is provided on an "As Is" basis.
  - c. The Prizes is not transferable and cannot be exchanged for cash, credit or in kind.
  - d. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days prior notice.
  - e. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prizes received under this Promotion.
  - f. Any loss or damage to the Prizes is passed on to the Winners upon delivery of the Prizes.
  - g. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prizes.
  - h. Samsung and Touch 'n Go are not participant in or sponsors of this Promotion. Their logos and products are trademarks of Samsung and Touch 'n Go registered in other countries and Malaysia respectively.

#### **General Terms and Conditions**

24. At the time of fulfilment of the Prizes during the Promotion Period, all the Participating HSBC/HSBC Amanah Credit Card/-i (s) MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Prizes from this Promotion.
25. HSBC reserves the right to publish or display the name, last 4 digit of Identification Card, picture and city of residence of the Eligible Cardholder who have been selected to receive the Prizes for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Cardholder hereby consent to and agree that HSBC shall be at liberty to publish their names, last 4 digit of Identification Card, pictures and city of residence without compensation for advertising and publicity purposes.
26. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
27. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:

- i. 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;
  - ii. press advertisements;
  - iii. notice in the Eligible Cardholder's credit card/-i statement(s);
  - iv. display at its business premises; or
  - v. notice on HSBC's internet website(s);
- where such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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 3<sup>rd</sup> day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
28. These Terms and Conditions are in addition to the Universal Terms and Conditions ("UTCs") for HSBC of which the Cardholder Agreements are a part of and which regulate the provision of credit card/-i (s) facilities by HSBC. The UTCs are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my). In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
  29. 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.
  30. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
  31. 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.
  32. The Eligible Cardholder 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 Promotion.
  33. HSBC's decision on all matters relating to this Promotion shall be final and binding.