

TERMS & CONDITIONS
HSBC Google Wallet 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 21 March 2023 to 31 July 2023, both dates inclusive, comprising the following periods:

Table 1

Promotion Month	Promotion Dates
1	21 March 2023 – 31 March 2023
2	1 April 2023 – 30 April 2023
3	1 May 2023 – 31 May 2023
4	1 June 2023 – 30 June 2023
5	1 July 2023 – 31 July 2023

PARTICIPATION & ELIGIBILITY

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

Table 2: Participating HSBC 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).
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 not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. Eligible Cardholders must install Google Wallet apps on their compatible Google device(s) and link their Participating HSBC/HSBC Amanah Credit Card/-i(s) with Google Wallet App.
7. During the Promotion Period, Eligible Cardholders who have added Participating HSBC/HSBC Amanah Credit Card/-i(s) onto Google Wallet and perform at least 5 transactions with a minimum spend of RM50 per transaction using their Google Wallet will be eligible to receive a cashback worth of RM30 (“**Cashback**”).
8. 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.
9. The Cashback is **limited to 3,600** units only throughout the Promotion Period on a first-come-first-served basis as outlined in Table 3 below.

Table 3:

Participating Months	Cashback Allocation (#)	Cashback total value (\$)
21 March 2023 – 31 March 2023	400	12,000
1 April 2023 – 30 April 2023	800	24,000
1 May 2023 – 31 May 2023	800	24,000
1 June 2023 – 30 June 2023	800	24,000
1 July 2023 – 31 July 2023	800	24,000
TOTAL	3,600	108,000

10. The Cashback to be given out under this Promotion are pooled together with the HSBC Amanah Google Wallet Promotion. HSBC Bank is the sole provider for all Cashback in this Promotion.
11. The Promotion is valid for primary and supplementary credit cardholders. Cashback will be credited to the Eligible Cardholder’s account.
12. 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.
13. During the Promotion Period and at the time of fulfilment of the Cashback, if any transactions of the Participating HSBC Credit Card/-i(s) are disputed or alleged to be fraudulent, or the Eligible Cardholder’s Participating HSBC 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.
14. 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.
 - c. 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.
15. The primary Eligible Cardholders will receive a SMS notification once Cashback has been credited into the respective account, and this will be reflected in the monthly statement for HSBC Amanah Credit Card-i(s). The SMS will be sent to the mobile number of the primary Eligible Cardholders maintained in HSBC’s records.

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 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;
 - (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.