

**TERMS & CONDITIONS**  
HSBC Spend & Win Promotion ("**Promotion**")

**PROMOTION PERIOD**

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) ("**HSBC Amanah**") (collectively referred to as "**HSBC**").
2. "**Promotion Period**" runs from **13 May 2024 to 30 September 2024**, both dates inclusive.

**ELIGIBILITY**

3. This Promotion is open to primary and supplementary credit cardholders of the following Participating HSBC Credit Card/-i(s) set out in Table 2 below who receive an SMS invitation from HSBC ("**Eligible Cardholders**") to participate in this Promotion:

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

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

4. The following categories of persons are not eligible to participate in this Promotion:
  - a. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia;
  - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
  - c. Permanent and/or contract employees of HSBC.
5. The 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 fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

**PROMOTION MECHANICS**

6. The Eligible Cardholders who spends an accumulated spend of RM6,500 per **Promotion Month** (or equivalent in foreign currency) on Eligible Spend as per clause 7 below using their Participating HSBC Credit Card/-i(s) throughout this Promotion Period stand to receive RM400 cashback ("**the Cash Back**") as illustrated in Table 3 on first come first serve basis, subject to the Cash Back Capping in Table 4 below and the terms and conditions herein. For avoidance of doubt, each Eligible Cardholders can receive a maximum of one (1) unit of RM400 Cash Back throughout the Promotion Period.

**Table 3:**

Minimum Spend Amount in a Promotion Month	Cash Back
Accumulated spend of RM6,500 per Promotion Month	RM400 Cash Back

**Table 4:**

Promotion Month	Date	Cashback Allocation Visa (in unit)	Cashback total value Visa (in RM)	Cashback Allocation Mastercard (in unit)	Cashback total value Mastercard (in RM)	Maximum Cash Back per Eligible Cardholder throughout the Promotion Period (RM)
1	13 May 2024 - 31 May 2024	115	46,000	50	20,000	400
2	1 June 2024 - 30 June 2024	115	46,000	50	20,000	
3	1 July 2024 - 31 July 2024	115	46,000	50	20,000	
4	1 August 2024 - 31 August 2024	115	46,000	50	20,000	
5	1 September 2024 - 30 September 2024	115	46,000	50	20,000	
Total		575	230,000	250	100,000	

7. “**Eligible Spend**” for this Promotion are those transactions charged to any of the Eligible Cardholder’s Participating HSBC Credit Card/-i including the supplementary credit card(s) within the Promotion Period:
- Includes all, local and overseas retail transactions, online transactions in local or foreign currency, \*e-wallet top up, QR Pay, 0% instalment plans: and
  - Excludes cash advances, Cash Instalment Plan, Balance Transfer Instalment, standing instructions/auto-billing, management fees, credit card annual fees and credit card service tax, insurance.
- \*e-wallet includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.
8. Both primary and supplementary/ies Participating HSBC Credit Card/-i spend will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC VISA or Mastercard Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the Total VISA Spend or Total Mastercard Spend.
9. For avoidance of doubt, the Spend Criteria will need to be met for both Total VISA Spend and Total Mastercard Spend.

**Example:**

Cardholder A holds:

- Primary HSBC Premier World MasterCard Credit Card
- Primary HSBC Visa Platinum Credit Card
- Supplementary HSBC Visa Signature Credit Card

All Eligible Spend made with on Cardholder A’s HSBC VISA credit card-i will be consolidated under Total VISA Spend and is required to meet the accumulated spend of RM6,500 to qualify for the Cashback and all Eligible Spend made on his primary HSBC Premier Mastercard will be consolidated to Total Mastercard Spend and is required to meet the accumulated spend of RM6,500 to qualify for the Cashback.

10. The Cash Back will be credited into the Primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account within six (6) to twelve (12) weeks after Promotion Period which will be reflected in the primary Eligible Cardholders' monthly credit card statement after the Cash Back has been credited.
11. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) which successfully posted in HSBC's system within the Promotion Period. HSBC shall not be held responsible for any late posting.
12. For avoidance of doubt, HSBC will take into account any transactions made on the last date of the Promotion Period as Eligible Spend provided it is posted in HSBC's system within 7 days from transaction date.
13. For the last unit of the Cash Back of each Promotion Month, the Eligible Cardholder with the higher-ranking card type of Participating HSBC Credit Card/-i will get the last unit of the Cash Back in the event of a tie in transaction time and/or amount.

(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 Visa Signature Credit Card, HSBC TravelOne Mastercard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)

Example: *Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum Credit Card) have accumulated spend of RM 6,500 per month at the same time & day, Customer A is eligible as the winner for the month.*

14. The maximum allocation of Cash Back for this Promotion is RM330,000 which is pooled together with the HSBC Amanah Spend & Win Promotion. HSBC Bank is the sole provider for all the Cash Back in this Promotion.
15. 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.
16. If any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, the Cash Back will be forfeited and will not be credited into the Eligible Cardholder's Participating HSBC Credit Card/-i(s).

#### **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
  - i. via electronic means;
  - ii. press advertisements;
  - iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
  - iv. display at its business premises; or
  - v. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.

19. This Terms and Conditions are in addition and must be read together with the respective products(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.

The below terms also apply:

- a. HSBC Universal Terms and Conditions (“UTCs”) which is available at [www.hsbc.com](http://www.hsbc.com); and
  - b. HSBC Cardholder Agreement.
  - c. 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.