

TERMS & CONDITIONS
HSBC CashSweep Promotion ("**Promotion**")

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**").

PROMOTION PERIOD

2. "**Promotion Period**" runs from **01 March 2023 to 31 May 2023**, both dates inclusive, comprising the following periods of Tables 1 and 2: -

Table 1: Promotion Month

Promotion Month	Promotion Dates
1	1 March 2023 – 31 March 2023
2	1 April 2023 – 30 April 2023
3	1 May 2023 – 31 May 2023

Table 2: Promotion Week

Promotion Week	Promotion Dates
1	01 March 2023 - 05 March 2023
2	06 March 2023 -12 March 2023
3	13 March 2023 -19 March 2023
4	20 March 2023 - 26 March 2023
5	27 March 2023 - 02 April 2023
6	03 April 2023 - 09 April 2023
7	10 April 2023-16 April 2023
8	17 April 2023 - 23 April 2023
9	24 April 2023 - 30 April 2023
10	01 May 2023 - 07 May 2023
11	08 May 2023 - 14 May 2023
12	15 May 2023 - 21 May 2023
13	22 May 2023 - 31 May 2023

PARTICIPATION & ELIGIBILITY

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

Table 3: Participating HSBC Credit Card/-i(s)

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

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; and
 - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s)

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 prizes/rewards, will not be eligible to join and/or receive any prizes/rewards under this Promotion.

PROMOTION MECHANICS

6. “**Eligible Spend**” for this Promotion are those transactions charged to any of the Eligible Cardholder’s Participating HSBC Credit Card/-i(s) including the supplementary credit card(s) within the Promotion Period. For avoidance of doubt, Eligible Monthly CashBack Spend and Eligible Weekly CashBack Spend are hereinafter referred to as Eligible Spend.

Eligible Monthly CashBack Spend:

- a. Includes all retail online transactions, local and overseas retail transactions, 0% instalment plans; and
- b. Excludes cash advances, Cash Instalment Plan, Balance Transfer Instalment, standing instructions/auto-billing, management fees, credit card/-i annual fees and credit card/-i service tax, insurance, e-wallet top-up & QR pay.

Eligible Weekly CashBack Spend:

- a. Includes all transaction as per the prescribed Merchant Category Code (“**MCC**”) in Table 4 below and selected E-Wallet merchants as per Table 5 below:

Table 4: Dining and Groceries Categories with the prescribed MCC

Eligible Spend Category	Merchant Category Code (MCC)
Category	Dining '5811, 5812, 5813, 5814, 5422, 5441, 5451, 5462, 5499
	Groceries '5311, 5411, 5499, 5300

Table 5: Selected e-Wallet Merchants

E-Wallet	Touch & Go
	Shopee Pay
	GrabPay

- b. Excludes cash advances, Cash Instalment Plan, Balance Transfer Instalment, standing instructions/auto-billing, management fees, credit card/-i annual fees and credit card/-i service tax and insurance.

Monthly CashBack:

7. The Eligible Cardholders who spend a minimum amount of RM2,000 (or equivalent in foreign currency) on Eligible Monthly CashBack Spend as per Clause 6 above in a single or cumulative receipts/transactions using their Participating HSBC Credit Card/i(s) within any **Promotion Month** throughout the Promotion Period stands to receive RM200 Cashback (“**Monthly CashBack**”), on a first come first serve basis and subject to the Monthly CashBack Capping (“**Monthly CashBack Capping**”) as illustrated in Table 6 below and the terms and conditions herein.

Table 6: Monthly CashBack Capping

Promotion Month	Promotion Dates	Number of Monthly CashBack Units per Promotion Month	Total Monthly CashBack allocated for this Promotion (RM)	Maximum Monthly Cash Back per Eligible Cardholder throughout the Promotion Period (RM)
1	1 March 2023 – 31 March 2023	125	RM75,000	200
2	1 April 2023 – 30 April 2023	125		
3	1 May 2023 – 31 May 2023	125		

Weekly CashBack:

8. The Eligible Cardholders who spend a minimum amount of RM500 (or equivalent in foreign currency) on Eligible Weekly Cashback Spend as per Clause 6 above in a single or cumulative receipts/transactions using their Participating HSBC Credit Card/i(s) within any **Promotion Week** throughout the Promotion Period stands to receive RM50 Cashback (“**Weekly CashBack**”), on a first come first serve basis:
9. The maximum Weekly Cashback that an Eligible Cardholder stands to receive is two (2) units of Weekly Cashback which is equivalent to RM100 throughout the Promotion Period and is subject to the Weekly CashBack Capping (“**Weekly CashBack Capping**”) as illustrated in Table 7 below and the terms and conditions herein.

Table 7: Weekly CashBack Capping

Promotion Week	Promotion Dates	Weekly CashBack Capping (units)	Weekly CashBack Capping (RM)	Maximum Weekly CashBack per Eligible Cardholder throughout the Promotion Period (RM)
1	01 March 2023 - 05 March 2023	115	5750	RM50 x 2 units
2	06 March 2023 -12 March 2023	115	5750	
3	13 March 2023 -19 March 2023	115	5750	
4	20 March 2023 - 26 March 2023	115	5750	
5	27 March 2023 - 02 April 2023	115	5750	
6	03 April 2023 - 09 April 2023	115	5750	
7	10 April 2023-16 April 2023	115	5750	
8	17 April 2023 - 23 April 2023	115	5750	
9	24 April 2023 - 30 April 2023	115	5750	
10	01 May 2023 - 07 May 2023	115	5750	
11	08 May 2023 - 14 May 2023	115	5750	
12	15 May 2023 - 21 May 2023	115	5750	
13	22 May 2023 - 31 May 2023	115	5750	

Total Allocation	13 Weeks	1495	RM74,750	
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10. Monthly CashBack and Weekly CashBack are hereinafter collectively referred to as “**CashBack**”.
11. 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 this Promotion Period. HSBC shall not be held responsible for any late posting.
12. The spend on both primary and supplementary/ies’ Participating HSBC Credit Card/-i(s) will be taken into account to meet the Eligible Spend. If the Eligible Cardholder has multiple Participating HSBC Credit Card/-i accounts, Eligible Spend made on all Participating HSBC Credit Card/-i(s) by the primary credit card/-i cardholder and his/her supplementary/ies credit card/-i cardholder(s) will be consolidated to the primary credit card/-i account and will not be viewed individually to meet the respective Eligible Spend for this Promotion.
- Example: Cardholder A has a HSBC Premier World Mastercard Credit Card, a HSBC Platinum Credit Card and two (2) supplementary HSBC Platinum Credit Card. All transactions on Eligible Spend made with all of those Participating HSBC Credit Card/-i will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.*
13. For avoidance of doubt, the supplementary Eligible Cardholders of Participating HSBC Credit Card/-i(s) can participate in this Promotion in which the Eligible Spend made will be consolidated and only the primary Eligible Cardholders of Participating HSBC Credit Card/-i(s) stand to receive the CashBack.
14. In the event there is a tie in transaction time and/or amount for the last unit of CashBack, the Eligible Cardholder with the higher ranking card type of Participating HSBC Credit Card/-i will get the last unit of Cash Back.
- (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 Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.
- Example: Customer A (holding HSBC Premier Travel Credit Card) & Customer B (holding HSBC Visa Signature Credit Card) have accumulated spend of RM2,000. Customer A is eligible as the 115th winner for the week.*
15. For avoidance of doubt, only the primary Eligible Cardholder stands to receive the CashBack with a maximum of one (1) unit of Monthly CashBack and a maximum of two (2) unit of Weekly CashBack throughout this Promotion.
16. The CashBack is pooled together with the HSBC Amanah CashSweep Promotion. HSBC Bank is the sole provider for all the CashBack in this Promotion.
17. The CashBack will be credited into the primary Eligible Cardholder’s Participating HSBC Credit Card/-i(s) account within six (6) to twelve (12) weeks after the end of the Promotion Period, which will be reflected in the Eligible Cardholders’ monthly credit card statement after the Monthly/Weekly CashBack has been credited.
18. 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.

19. During the Promotion Period and at any time of fulfilment of CashBack, if any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, the Eligible Cardholder will be disqualified from receiving the CashBack for this Promotion.

GENERAL TERMS & CONDITIONS

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
21. 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 4th day after its delivery.

22. 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 and www.hsbcamanah.com;
 - b. HSBC Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
 24. The Eligible Cardholder shall be responsible for any applicable taxes.
 25. HSBC's decision on all matters relating to this Promotion shall be final and binding.