

TERMS & CONDITIONS
HSBC Tap 7 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 **09 October 2023 to 31 January 2024**, both dates inclusive, as illustrated below: -

Table 1: Promotion Period

| Promotion Month | Promotion Dates |
|-----------------|------------------------------------|
| 1 | 9 October 2023 – 31 October 2023 |
| 2 | 1 November 2023 – 30 November 2023 |
| 3 | 1 December 2023 – 31 December 2023 |
| 4 | 1 January 2024 – 31 January 2024 |

PARTICIPATION & 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"> • 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 TravelOne Mastercard 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;
 - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - c. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
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 swipe 7x with minimum spend of RM2,500 for each **Promotion Month** in a single or cumulative receipts/transactions (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 RM150 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 RM150 Cash Back throughout the Promotion Period.

Table 3:

| Minimum Spend Amount in a Promotion Month | Cash Back |
|--|-----------------|
| Swipe 7x with minimum spend of RM2,500 per Promotion Month | RM150 Cash Back |

Table 4:

| Promotion Month | Date | Cashback Allocation (in unit) | Cashback total value (in RM) | Maximum Cash Back per Eligible Cardholder throughout the Promotion Period (RM) |
|-----------------|------------------------------------|----------------------------------|---------------------------------|---|
| 1 | 9 October 2023 – 31 October 2023 | 300 | 45,000 | 150 |
| 2 | 1 November 2023 – 30 November 2023 | 300 | 45,000 | |
| 3 | 1 December 2023 – 31 December 2023 | 300 | 45,000 | |
| 4 | 1 January 2024 - 31 January 2024 | 300 | 45,000 | |
| Total | | 1200 | 180,000 | |

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.

Prize:

8. The first five (5) Eligible Cardholders with the highest accumulated Eligible Spend throughout the **Promotion Period** in a single or cumulative receipts/transactions (or equivalent in foreign currency) using their Participating HSBC Credit Card/-i(s) stands to receive the Prize and subject the terms and conditions herein.

| Prize | Criteria |
|--------------------------------------|---|
| 5 units of Apple Ipad Air 64GB Wi-Fi | First five (5) Eligible Cardholders with the highest accumulated Eligible Spend throughout the Promotion Period |

9. 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.

10. 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 14 days from transaction date.

11. The following terms and conditions apply to the **Cash Back**:

- a. Both primary and supplementary/ies Participating HSBC Credit Card/-i spend 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 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 an HSBC Premier World Mastercard Credit Card, an HSBC Platinum Credit Card and 2 supplementary HSBC Platinum Credit Card. All transactions on Eligible Spend made with all of those Participating HSBC Credit Card will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.

- b. Cash Back will be credited into the Primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account within ten (10) to twelve (12) weeks after end of Promotion Period which will be reflected in the Eligible Cardholders' monthly credit card statement after the Cash Back has been credited.

12. The Prize(s) and Cash Back are collectively referred to as the "**Rewards**". The Rewards to be given out under this Promotion are pooled together with the HSBC Amanah Tap 7 Promotion. HSBC Bank is the sole provider for the Rewards in this Promotion.

13. The following terms and conditions apply to the **Rewards**:

- a. The Rewards are not transferable and cannot be exchanged for cash, credit or in kind.
- b. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Rewards to any third party other than the Eligible Cardholders.
- c. In the event of a tie in transaction time and/or amount for the last unit of the Rewards, the primary Eligible Cardholder with the higher-ranking card type of Participating HSBC Credit Card/-i will get the last unit of Rewards.
- d. If any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, the Eligible Cardholder will be disqualified from receiving the Rewards for this Promotion.

(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 TravelOne Mastercard 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 met the minimum spend of RM6,500 per month at the same time & day, Customer A is eligible as the winner for the month.

14. The following terms and conditions apply to the **Prize**:

- a. The Prize will be awarded to the **primary** Eligible Cardholders only.
- b. The Prize will be provided on an "as is" basis.
- c. The Winner will receive SMS notification within ten (10) to twelve (12) weeks after the end of the Promotion Period, at the mobile numbers maintained in HSBC's records, notifying them as the winner ("**Winner(s)**").
- d. The Prize will be couriered within ten (10) to twelve (12) weeks after the Promotion Period to the primary Eligible Cardholder's address as maintained in HSBC records.
- e. HSBC will provide the Prize in any colour that is available.
- f. HSBC will not entertain any request to deliver the Prize to an overseas or third-party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. The Prize Winners with

an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of them.

- g. HSBC can substitute the Prize with any other item of similar value at any time with 3 days' prior notice.
- h. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Prize received in this Promotion.
- i. 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 Prize.
- j. The Prize does not include any accessories or item that are shown in the leaflet or website or any marketing materials, as they are for illustration purpose only.
- k. All brands mentioned of the Prizes are not participants in or sponsors of this Promotion. All logos and trademarks of the brands are registered in the respective origin countries.
- l. Any query or dispute on the usage or fitness for purpose of the Prize must be directed to and resolve directly with the respective brands.

GENERAL TERMS & CONDITIONS

- 15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
- 16. 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.

- 17. 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
 - b. HSBC Cardholder Agreement.
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
- 18. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
 - 19. The Eligible Cardholder shall be responsible for any applicable taxes.
 - 20. HSBC's decision on all matters relating to this Promotion shall be final and binding.