

Date: 19 December 2019

Dear Valued Customers,

Smart Privileges T & C offers revised : Holiday Tours & Travel (1 December 2019 – 30 March 2020)

Please be informed, the following offers and T & C from Holiday Tours & Travel have been revised as follows :

	<p>Holiday Tours & Travel (1 December 2019 – 30 March 2020)</p>
Current Offer	<p><u>Exclusively for HSBC/HSBC Amanah Credit Card/-i holders.</u></p> <p>7D Jewels of Italy (Costsaver) <i>Rome • Pisa • Florence • Verona • Venice</i> Ground departure date: 2020 Mar 15 Normal price : from RM4,346 HSBC price : from RM3,911 HSBC price with 12-month IPP : from RM3,711 (subject to minimum 2pax travelling together to meet the min RM5000 spend)</p> <p>7D Irish Highlights (Trafalgar) <i>Dublin • Galway • Bunratty • Limerick • Cliffs of Moher • Killarney • Ring of Kerry • Blarney • Youghal • Waterford • New Ross • Co. Wicklow</i> Ground departure date: 2020 Mar 15 Normal price : from RM5,859 HSBC price : from RM5,273 HSBC price with 12-month IPP : from RM5,073 (subject to minimum 2pax travelling together to meet the min RM5000 spend)</p> <p>7D Picturesque Portugal <i>Lisbon • Fatima • Tomar • Coimbra • Porto</i> Ground departure date: 2020 May 31 Normal price : from RM4,219 HSBC price : from RM3,691 HSBC price with 12-month IPP : from RM3,491 (subject to minimum 2pax travelling together to meet the min RM5000 spend)</p> <p>10D Best of the Balkans <i>Zagreb • Sarajevo • Mostar • Dubrovnik • Split • Plitvice</i> Ground departure date: 2020 July 25 Normal price : from RM6,890 HSBC price : from RM6,029 HSBC price with 12-month IPP : from RM5,829</p> <p>12D Highlights of Scandinavia <i>Copenhagen • Oslo • Vradal • Bergen • Sognefjord • Fagernes • Lillehammer • Karlstad • Orebro • Stockholm</i> Ground departure date: 2020 Aug 5 Normal price : from RM9,222 HSBC price : from RM8,069 HSBC price with 12-month IPP : from RM7,869</p>

15D South America Discovery*Rio de Janeiro • Iguassu Falls • Buenos Aires • Lima • Cusco • Sacred Valley • Machu Picchu*

Ground departure date: 2020 Sep 17

Normal price : from RM13,568

HSBC price : from RM13,083

HSBC price with 12-month IPP : from RM12,883

10D Best of the Balkans*Zagreb • Sarajevo • Mostar • Dubrovnik • Split • Plitvice*

Ground departure date: 2020 July 25

Normal price : from RM6,890

HSBC price : from RM6,029

HSBC price with 12-month IPP : from RM5,829

12D Highlights of Scandinavia*Copenhagen • Oslo • Vradal • Bergen • Sognefjord • Fagernes • Lillehammer • Karlstad • Orebro • Stockholm*

Ground departure date: 2020 Aug 5

Normal price : from RM9,222

HSBC price : from RM8,069

HSBC price with 12-month IPP : from RM7,869

15D South America Discovery*Rio de Janeiro • Iguassu Falls • Buenos Aires • Lima • Cusco • Sacred Valley • Machu Picchu*

Ground departure date: 2020 Sep 17

Normal price : from RM13,568

HSBC price : from RM13,083

HSBC price with 12-month IPP : from RM12,883

Current T & C

- Offers are valid for HSBC/HSBC Amanah credit card holders only for new bookings from 01 December 2019 until 31 March 2020. Kindly refer to Holiday Tours for exact departure dates.

- Travel period as following:

- Offer I : Ground departure date: March 2020

- Offer II : Ground departure date: March 2020

- Offer III :Ground departure date: May 2020

- Offer IV :Ground departure date: July 2020

- Offer V : Ground departure date : August 2020

- Offer V :Ground departure date: September 2020

- Offers are available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made in full for 0% HSBC/HSBC Amanah Card Instalment Plan of 12 months

- Prices are based on per person on ground only and include accommodation, meals & sightseeing as per itinerary. South America Discovery includes internal flights within South America.

- Offer is subject to minimum 2pax travelling together with minimum ground spend of RM5,000.

- Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Holiday Tours.

- Offers are based on tour fare only and excludes miscellaneous charges.

- These offers are only valid for counter booking through the designated hotline. To purchase please call Holiday Tours at 03-6286 6220.
- All bookings are subject to availability and confirmation.
- All transaction and in the matters of any tour cancellation, it is subject to Holiday Tours's and its supplier's refund policy.
- Splitting of receipts is not allowed under this offer.
- These Offers may be subject to applicable tax, if any
- Holiday Tours & Travel Terms and Conditions apply.
- The full Terms and Conditions on HSBC/HSBC Amanah Card Instalment Plan are available at sp.hsbc.com.my/cip2 or www.hsbcamanah.com.my/cip2

Revised Offer

Exclusively for HSBC/HSBC Amanah Credit Card/-i holders,

Offer I : 7D Jewels of Italy (Costsaver)

Rome • Pisa • Florence • Verona • Venice

Ground departure date: 15 March 2020

Normal price : from RM4,315

HSBC price : from RM3,884

HSBC price with 12-month IPP : from RM3,684

(subject to minimum 2pax travelling together to meet the min RM5,000 spend)

Offer II : 7D Irish Highlights (Trafalgar)

Dublin • Galway • Bunratty • Limerick • Cliffs of Moher • Killarney • Ring of Kerry • Blarney • Youghal • Waterford • New Ross • Co. Wicklow

Ground departure date: 15 March 2020

Normal price : from RM5,873

HSBC price : from RM5,286

HSBC price with 12-month IPP : from RM5,086

Offer III : 7D Picturesque Portugal

Lisbon • Fatima • Tomar • Coimbra • Porto

Ground departure date: 31 May 2020

Normal price : from RM4,189

HSBC price : from RM3,665

HSBC price with 12-month IPP : from RM3,465

Offer IV: 10D Best of the Balkans

Zagreb • Sarajevo • Mostar • Dubrovnik • Split • Plitvice

Ground departure date: 25 July 2020

Normal price : from RM6,841

HSBC price : from RM5,986

HSBC price with 12-month IPP : from RM5,786

Offer V: 12D Highlights of Scandinavia

Copenhagen • Oslo • Vradal • Bergen • Sognefjord • Fagernes • Lillehammer • Karlstad • Orebro • Stockholm

Ground departure date: 5 August 2020

Normal price : from RM9,157

HSBC price : from RM8,012

HSBC price with 12-month IPP : from RM7,812

Offer VI : 15D South America Discovery

Rio de Janeiro • Iguassu Falls • Buenos Aires • Lima • Cusco • Sacred Valley • Machu Picchu

Ground departure date: 17 September 2020

Normal price : from RM13,472

HSBC price : from RM12,991

HSBC price with 12-month IPP : from RM12,791

Revised T & C

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• Travel period as following:

-Offer I : Ground departure date: March 2020

-Offer II : Ground departure date: March 2020

-Offer III :Ground departure date: May 2020

-Offer IV :Ground departure date: July 2020

- Offer V : Ground departure date : August 2020

-Offer VI :Ground departure date: September 2020

• Offers are available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made in full for 0% HSBC/HSBC Amanah Card Instalment Plan of 12 months

• Prices are based on per person on ground only and include accommodation, meals & sightseeing as per itinerary. South America Discovery includes internal flights within South America.

• Offer for 12-month IPP is subject to minimum ground spend of RM5,000

• Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Holiday Tours.

• Offers are based on tour fare only and excludes miscellaneous charges.

• These offers are only valid for counter booking through the designated hotline. To purchase please call Holiday Tours at 03-6286 6220.

• All bookings are subject to availability and confirmation.

• All transaction and in the matters of any tour cancellation, it is subject to Holiday Tours's and its supplier's refund policy.

• Splitting of receipts is not allowed under this offer.

• These Offers may be subject to applicable tax, if any

• Holiday Tours & Travel Terms and Conditions apply.

• The full Terms and Conditions on HSBC/HSBC Amanah Card Instalment Plan are available at sp.hsbc.com.my/cip2 or www.hsbcamanah.com.my/cip2

To enjoy more HSBC Smart Privileges offers with your HSBC Bank/HSBC Amanah Credit Card/-i, please visit www.hsbc.com.my/sp.