

TERMS & CONDITIONS
HSBC Tap 3 (“Promotion”)

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”), (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **14 October 2022 to 13 February 2023**, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to the primary and supplementary credit cardholders of the following participating HSBC Credit Card/i(s) as set out in Table 1 below who receive an SMS invitation from HSBC (“**Eligible Cardholders**”) to participate in this Promotion:

Table 1: 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• 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 Visa Platinum Credit Card-i• HSBC Amanah MPower Visa 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 invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent at any time during the Promotion Period;
 - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - d. 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 be not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholders who swipes 3 times per month with a minimum amount of RM50 per swipe in a single receipt/transaction (or equivalent in foreign currency) per **Promotion Month** on Eligible Spend as per clause 7 below using their Participating HSBC Credit Card/-i(s) throughout this Promotion Period stand to receive RM50 cashback (“**the Cash Back**”) based on first come first serve basis, as illustrated in Table 2 and subject to the Cash Back Capping in Table 3 below and the terms and conditions herein.

Table 2:

Minimum Spend Amount in a Promotion Month	Cash Back
Swipe 3 times per month (RM50 per swipe)	RM50 Cash Back

Table 3:

Promotion Month	Date	Number of Cash Back Units (per month)	Total Number of Cash Back Units	Maximum Cash Back per Eligible Cardholder throughout the Promotion Period (RM)
1	14 October 2022 – 13 November 2022	150	600	RM50
2	14 November 2022 – 13 December 2022	150		
3	14 December 2022 – 13 January 2023	150		
4	14 January 2023 – 13 February 2023	150		

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:
- a. Includes all online transactions, local and overseas retail transactions, 0% instalment plans; and
 - b. Excludes cash advances, Cash Instalment Plan, Balance Transfer, Balance Transfer Instalment, standing instructions/auto-billing, management fees, credit card annual fees and credit card service tax.
8. 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.

9. 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.

10. For the last unit of Monthly Cash Back, the Eligible Cardholder with the higher ranking card type of Participating HSBC Credit Card/i will get the last unit of Monthly 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 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 World MasterCard Credit Card) & Customer B (holding HSBC Platinum Credit Card) have met 3 times swipe per month with a minimum amount of RM50 per swipe in a single receipt/transaction at the same time & day, Customer A is eligible as the 150th winner for the month.

11. The Cash Back is pooled together with the HSBC Amanah Tap 3 Promotion. HSBC Bank is the sole provider for all the Cash Back in this Promotion.

12. 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 each Promotion Month. The Eligible Cardholder who is entitled to the Cash Back will be in the Eligible Cardholders' monthly credit card statement after the Monthly Cash Back has been credited.
13. 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.
14. 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

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.