

**TERMS & CONDITIONS**  
HSBC Bill-On-Us Promotion (“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. This Promotion runs from **15 March 2023 to 31 December 2023**, both dates inclusive (“**Promotion Period**”).

**Table 1: Promotion Month(s)**

Promotion Month(s)	Promotion Date(s)
1	15 March to 31 March 2023
2	1 April to 30 April 2023
3	1 May to 31 May 2023
4	1 June to 30 June 2023
5	1 July to 31 July 2023
6	1 August 2022 to 31 August 2023
7	1 September to 30 September 2023
8	1 October to 31 October 2023
9	1 November to 30 November 2023
10	1 December to 31 December 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 2 below (“**Eligible Cardholders**”).

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

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

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - a. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s);
  - 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; and
  - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).
5. The Eligible Cardholders whose primary Participating HSBC Credit Card/-is) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfillment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

**PROMOTION MECHANICS**

6. The Eligible Cardholders who sign-up for a new auto-debit service and make payment with a minimum period of three (3) consecutive months within the Promotion Period on Participating Merchants (listed in Table 3 below) (“**Eligible Transaction(s)**”) stand to receive a 20% CashBack for each auto-debit service (“**CashBack**”), on a first come first served basis and subject to the terms and conditions herein. For

avoidance of doubt, the maximum CashBack that an Eligible Cardholder stands to receive per auto-debit service is RM30 and a maximum of RM90 throughout the Promotion Period, as illustrated in Table 4 below.

**Table 3: Participating Merchants**

Telco	Utilities	Insurance/Takaful
Maxis TMB – Unifi Celcom Digi U Mobile TT DotCom Sdn Bhd	TNB/My TNB Astro Auto Debit Netflix.com Spotify	Great Eastern AIA Allianz Prudential Hong Leong Assurance/MSIG Takaful Zurich Manulife FWD Takaful AIG Sun Life Etiga

**Table 4: Illustration**

	Month 1	Month 2	Month 3	Eligible for CashBack?	CashBack amount
Eligible Cardholder	Paid Astro RM150	Paid Astro RM150	Paid Astro RM150	Yes	RM30
	Paid Maxis RM80	Paid Maxis RM80	Paid Maxis RM80	Yes	RM16
	Paid AIA RM200	-	Paid AIA RM200	No	-
	Paid Netflix RM50	Paid Netflix RM50	Paid Netflix RM50	Yes	RM10
	Paid Unifi RM200	Paid Unifi RM200	Paid Unifi RM200	Yes	RM30
	Paid TNB RM250	Paid TNB RM250	Paid TNB RM250	Yes	RM30
<b>Total CashBack (capped at RM90)</b>					<b>RM90</b>

7. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Promotion:
  - a) Spending transactions which do not fall under Eligible Transactions as defined in Clauses 6;
  - b) Transactions made by the Eligible Cardholder with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, shareholder or director), i.e. transactions by an Eligible Cardholder with any corporation or business entity in which he/she is a permanent or contract employee or employer or works with or has shares or interest in or is a director of;
  - c) Existing recurring Card Instalment Plans, Balance Conversion Plans;
  - d) Existing standing instructions and/or auto-debit/autobill and/or auto-payment services;
  - e) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent; and
  - f) auto-debit transactions that have been cancelled within three (3) months of the Promotion Period.
8. Subject to fulfilment of the Promotion criteria in Clauses 6 to 8 above, spend on both primary and supplementary/ies' Participating HSBC Credit Card/-i(s) will be taken into account to meet the Eligible Transaction. If the Eligible Cardholder has multiple Participating HSBC Credit Card/-i accounts, Eligible Transaction 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 Transaction for this Promotion.
9. 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.)

10. Tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by HSBC's records during the Promotion Period and HSBC shall not be responsible for any late posting.

**Monthly CashBack**

11. Only the primary Eligible Cardholders of Participating HSBC Credit Card/-i(s) stand to receive the Cashback upon meeting Clauses 6 to 8 above, on a first come first serve basis and subject to the Monthly Cashback Capping ("**Monthly Cashback Capping**") as illustrated in Table 5 below and the terms and conditions herein.

**Table 5: Monthly Cashback Capping**

Promotion Month(s)	Promotion Date(s)	CashBack Budget per month
1	15 March to 31 March 2023	N/A
2	1 April to 30 April 2023	N/A
3	1 May to 31 May 2023	RM25,000
4	1 June to 30 June 2023	RM25,000
5	1 July to 31 July 2023	RM25,000
6	1 August 2022 to 31 August 2023	RM25,000
7	1 September to 30 September 2023	RM25,000
8	1 October to 31 October 2023	RM25,000
9	1 November to 30 November 2023	RM25,000
10	1 December to 31 December 2023	RM25,000
<b>TOTAL CASHBACK</b>		<b>RM200,000</b>

12. The Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account within eight (8) to twelve (12) weeks after the end of the Promotion Month, which will be reflected in the Eligible Cardholders' monthly credit card statement after the Monthly Cashback has been credited.
13. The Cashback is pooled together with the HSBC Amanah Bill-On-Us Promotion. HSBC Bank is the sole provider for all the CashBack in this Promotion.
14. 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 or to exchange the CashBack for any kind.

**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 4<sup>th</sup> 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.

18. The below terms also apply:
  - a. HSBC Universal Terms and Conditions (“UTCs”) which is available at [www.hsbc.com\\_and www.hsbcamanah.com](http://www.hsbc.com_andwww.hsbcamanah.com);
  - b. HSBC Cardholder Agreement; and
  - c. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Cardholder shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Promotion shall be final and binding.