

TERMS & CONDITIONS
HSBC Fusion Cash Reward Promotion (“Promotion”)

HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “**HSBC Bank**”.

PROMOTION PERIOD

1. This Promotion shall start from 15 April - 15 August 2022, both dates inclusive (“**Promotion Period**”).

ELIGIBILITY

2. For Welcome Offer A & B

This Promotion is open to new HSBC Fusion customers who:

- a) do not have any existing 1-Biz Account/-i or Business Current Account/-i or any existing Business account with HSBC Retail Business Banking prior to the Promotion Period; and
- b) Meet any of the participating criteria in Table 1 below during the Promotion Period

(henceforth collectively referred to as “**Eligible Customer(s)**”)

For clarity, the list of products/services/HSBC Fusion Business Package included in this Promotion are as follows:

- a) 1-Biz Account/-i
- b) HSBC Fusion Basic Package
- c) HSBC Fusion Essential Package
- d) HSBC Fusion Elite Package
- e) HSBC Unsecured Working Capital

(Collectively, the “**Participating Products**”)

For Welcome Offer C

This Promotion is open to both Existing & New HSBC Fusion customers.

Participation Criteria

3. Eligible Customers that meet the Participation Criteria for any of the Welcome Offer listed in Table 1 below will stand to receive Cash Reward (as defined in the Promotion).

Table 1

Participation Criteria
<p>Welcome Offer A:</p> <p>Eligible Customers must:</p> <p>a) have an existing HSBC Bank / HSBC Amanah Wealth and Personal Banking account or Credit Card;</p> <p>b) Open a new 1-Biz account/-i and sign up for HSBC Fusion Basic/Essential/ Elite Business Package with minimum Initial Deposit of RM10,000 within 30 calendar days from the date the account/-i is opened.</p>
<p>Welcome Offer B:</p> <p>Eligible Customers must:</p> <p>a) Open a new 1-Biz account/-i and sign up for HSBC Fusion Basic/Essential/Elite Business Package with minimum Initial Deposit of RM10,000 within 30 calendar days from the date the account/-i is opened.</p>
<p>Welcome Offer C:</p> <p>Eligible Customers must:</p> <p>a) Accept a minimum amount of RM100,000 for Business Term Loan for working capital purpose before the due date stated in the Facility Offer Letter of the Term Loan (“FOL”)</p>

The Offers & Fulfilment Conditions

4. There are three separate and distinct Welcome Offers under this Promotion. Each Welcome Offer has different Participation Criteria (as listed in Table 1 above). Eligible Customers that meet any of the Participation Criteria will stand to receive Cash Reward as detailed in Table 2 below.

Table 2: Cash Reward Details Summary

Category	Cash Reward	Maximum Units	Total Cash Reward Allocation
Welcome Offer A	1unit x RM250 Cash Reward	280 units	RM70,000
Welcome Offer B	1unit x RM150 Cash Reward	160 units	RM24,000
Welcome Offer C	1unit x RM300 Cash Reward	20 units	RM6,000

Welcome Offer A & B, HSBC Fusion Basic/Essential/Elite Business Package with minimum deposit

5. The minimum deposit for Welcome Offer A refers to the total day end balance in an Eligible Customer's 1-Biz account/-i within 30 calendar days from the date the Eligible Customer's 1-Biz account/-i is opened under this Promotion. "Initial Deposit" refers to the total day end balance of the first and second deposit placement date in the 1-Biz account/-i. The placement must be within 30 calendar days from the Participating Account open date for it to be recognized under this Promotion.

Welcome Offer C, HSBC Unsecured Working Capital

6. Eligible Customers must accept the Unsecured Working Capital Facility during the Promotion Period, i.e. return the signed and accepted FOL to HSBC Bank before the due date stated in the Eligible Customer's FOL. For the avoidance of doubt, FOLs issued within the Promotion Period and returned to HSBC Bank after the end of the Promotion Period is still eligible to participate in this Promotion as long as the FOL is submitted before the due date stated in the Eligible Customer's FOL;

For example:

Promotion ends on 31 July 2022. FOL issued on the 30 July 2022 and FOL requires customer to provide all necessary documents and accept the FOL by 14 August 2022. Customer returns his FOL to HSBC Bank on 13 August 2022. Customer is eligible to participate in the Promotion;

The approved loan amount is subject to and is determined based on the credit evaluation by HSBC Bank.

Cash Reward Terms and Conditions

7. The maximum units of Cash Reward to be given out under each category of the Welcome Offer A, B and C are listed in Table 2 above. The total Cash Reward allocated for this Promotion is Ringgit Malaysia one-hundred thousand (RM100,000) only. All Cash Reward are subject to availability and on a first come first served basis and is pooled together with "HSBC Amanah Fusion Cash Reward Promotion". HSBC Bank is the sole provider for all Cash Reward under this Promotion.
8. An Eligible Customer is entitled to participate in more than one Welcome Offer. However, an Eligible Customer can only receive the Cash Reward from each Welcome Offer once throughout the Promotion Period subject to availability. For avoidance of doubt:

Example A

If an Eligible Customer has received Cash Reward for Welcome Offer A during the Promotion Period, the same Eligible Customer is no longer eligible to participate in Welcome Offer A. However, the Eligible Customer can still participate in Welcome Offer C

Following the Eligible Customer receiving Cash Reward for Welcome Offer A, this Eligible Customer is no longer eligible to participate in Welcome Offer B but is still Eligible to participate in Welcome Offer C.

9. The Cash Reward will be credited into an Eligible Customer's newly opened 1-Biz Account/-i within three (3) months from the end of Promotion Period.

10. Eligible Customer(s) must maintain an active 1-Biz Account/-i during the period of crediting the Welcome Offer Cash Reward. The Welcome Offer Cash Reward will be forfeited in the event the 1-Biz Account/-i is closed. In the event of unsuccessful crediting by the Bank, Eligible Customer(s) will be notified. Second attempt of Cash Reward will be credited within 60 days from the date of notification. In the event of unsuccessful crediting of Cash Reward again, the Cash Reward will be forfeited.
11. HSBC Bank will not entertain any request from Eligible Customer to give the Welcome Offer Cash Reward to a third party or credit to any other business accounts other than the 1-Biz Account/-i.

GENERAL TERMS AND CONDITIONS

12. HSBC Bank reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice and such amended terms and conditions shall prevail over any provisions or representations contained in any other Promotion materials advertising this Promotion.
13. HSBC Bank reserves the right to substitute the HSBC Fusion Cash Reward Promotion with any item of similar value at any time with 3 days' prior notice.
14. HSBC Bank reserve the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. Cancellation, termination or suspension by HSBC Bank of this Promotion shall not entitle the Eligible Customer to any claim or compensation against HSBC Bank for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
15. HSBC Bank shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Bank have been advised of the possibility of such loss or damage.
16. HSBC Bank may use any of the following modes to communicate notices in relation to this promotion to the Eligible Customer(s):
 - a) individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in the HSBC 's records;
 - b) press advertisements;
 - c) notice in the Eligible Customer(s)' composite statement(s);
 - d) display at its business premises; or
 - e) notice on HSBC Bank's website(s)

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication / display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

17. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in so far as they apply to this Promotion.
18. The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:
 - a) Universal Terms & Conditions of HSBC available at www.hsbc.com.my are:
 - (i) Generic Terms & Conditions;
 - (ii) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
 - (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
 - (iv) Cardholder Agreement; and
 - (v) Specific Terms & Conditions for HSBC Fusion
 - b) the letter of offer for Unsecured Working Capital
19. The Eligible Customer(s) shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
20. HSBC Bank's decision on all matters relating to this Promotion shall be final and binding.
21. By participating in this Promotion, the Eligible Customer(s) agrees to be bound by Terms and Conditions and the decision of HSBC Bank.