

TERMS & CONDITIONS

HSBC Get Active Campaign 2024 ("Campaign")

CAMPAIGN 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. "**Campaign Period**" runs from 1 April 2024 to 31 March 2025, both dates inclusive.

ELIGIBILITY

3. This Campaign is open to customers who received an invitation from HSBC via SMS, and/or email to participate in this Campaign and hold any of the following HSBC/HSBC Amanah CASA/-i and/or Debit/Credit Card/-i(s) ("**Eligible Customers**"):

(a) "HSBC/HSBC Amanah Debit Card/-i"

- (i) HSBC Premier Visa Debit Card/-i;
- (ii) HSBC Advance Visa Debit Card/-i;
- (iii) HSBC Visa Debit Card/-i;
- (iv) HSBC Premier Everyday Global Visa Debit Card/-i;
- (v) HSBC Advance Everyday Global Visa Debit Card/-i;
- (vi) HSBC Everyday Global Visa Debit Card/-i;

with either one of the following individual HSBC/HSBC Amanah Current or Savings Accounts/-i ("**HSBC/HSBC Amanah CASA/-i**") linked to the aforesaid Debit Card/-i(s):

- (a) HSBC Premier Account/-i;
- (b) HSBC Advance Account/-i;
- (c) HSBC Basic Savings/Current Account/-i;
- (d) HSBC Premier Everyday Global Account/-i;
- (e) HSBC Advance Everyday Global Account/-i;
- (f) HSBC Everyday Global Account/-i;

(b) "HSBC/HSBC Amanah Credit Card/-i"

- (i) HSBC Premier World Mastercard Credit Card;
- (ii) HSBC Premier Travel Card;
- (iii) HSBC Platinum Credit Card;
- (iv) HSBC Visa Signature Credit Card;
- (v) HSBC Platinum MasterCard;
- (vi) HSBC Advance Visa Platinum Credit Card;
- (vii) HSBC Amanah Premier World Mastercard Credit Card-i;
- (viii) HSBC Amanah Mpower Credit Card-i;
- (ix) HSBC Amanah Mpower Platinum Credit Card-i
(includes primary and supplementary credit card/-i)

(collectively referred to as the "**Participating HSBC Debit/Credit Card/-i(s)**").

4. Customers who only hold HSBC/HSBC Amanah credit card/-i are not eligible to participate in this campaign.
5. The Eligible Customers whose Participating HSBC Debit/Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.
6. No registration is required to participate in this campaign.

CAMPAIGN MECHANICS

7. Each Eligible Customer(s) who meet the Participation Criteria will be entitled to a one-off cashback as stated in Table A, on a first come first served basis, and subject to the terms and conditions herein.

Table A:

One-off cashback offer	Participation Criteria
RM100 for HSBC Premier customer(s)	(i) The Eligible Customer must reactivate their dormant HSBC/HSBC Amanah CASA/-i(s) at any of HSBC branches by 31 December 2024 ; and (ii) Perform at least 7 Eligible Transactions monthly with no minimum amount for 3 consecutive months upon account reactivation by using any of their reactivated HSBC/HSBC Amanah CASA/-i(s) or Participating HSBC Debit/Credit Card/-i(s) within the Campaign Period.
RM50 for HSBC customer(s)	

8. "Eligible Transaction" for this Campaign are those transactions that are transacted from any of the HSBC/HSBC Amanah CASA/-i(s) or Participating HSBC Debit/Credit Card/-i(s) which:
 - a. Includes all online transactions in local or foreign currency, *e-wallet top up, e-wallet transactions, QR Pay, local and overseas retail transactions, 0% instalment plans, JomPay, DuitNow transfer, Interbank GIRO (IBG), FPX, ATM withdrawals, cash deposit and telegraphic transfer; and
 - b. Excludes cash advances, Cash Instalment Plan, Balance Transfer Instalment, Balance Conversion Plan, standing instructions/auto-billing, management fees, credit card annual fees and credit card service tax, insurance.

*e-wallet includes GrabPay, Touch 'n Go, Boost, BigPay, Lazada Wallet and ShopeePay.

Note: Eligible Transactions made by supplementary HSBC/HSBC Amanah Credit Card/-i will be attributed to the supplementary card holder at an individual level (in the event supplementary card holder is also an Eligible Customer).

9. The total cashback allocated for this campaign is RM100,000 on a first come, first served basis, and is pooled together with the HSBC Amanah Get Active Campaign 2024. HSBC Bank is the sole provider of all the cashback in these campaigns.

10. Each Eligible Customer will be entitled to only ONE (1) unit of cashback upon meeting the Participation Criteria, regardless of the number of Participating HSBC Debit/Credit Card/-i(s) they have with HSBC. The cashback will be awarded to the first HSBC/HSBC Amanah CASA/-i being reactivated, even though in the event the Eligible Transaction be made via any HSBC/HSBC Amanah Credit Card/-i. For example:

Scenario 1

The Eligible Customer reactivated their dormant HSBC Premier Account/-i first and followed by HSBC Everyday Global Account/-i and transacted using HSBC Amanah Premier Visa Debit Card/-i and an HSBC Everyday Global Debit Card. Should the Eligible Customer meet the Participation Criteria on both eligible products, the customer will only be entitled to ONE (1) unit of cashback. The cashback will be awarded to HSBC Premier Account/-i as the first account that was reactivated.

Scenario 2

The Eligible Customer reactivated their dormant HSBC/HSBC Amanah CASA/-i and transacted using an HSBC Advance Visa Debit Card and an HSBC Amanah Mpower Credit Card/-i. Should the Eligible Customer meet the Eligible Criteria by transacting with one/both products, the customer will only be entitled to ONE (1) unit of cashback. The cashback will be awarded to the customer's HSBC Advance Account.

11. For Eligible Customer(s) with joint HSBC/HSBC Amanah CASA/-i, each of the Eligible Customer will be entitled to ONE (1) unit of cashback upon meeting the Participation Criteria and will be awarded in accordance with the table below.

For illustration:

Joint HSBC/HSBC Amanah CASA/-i Holder	Fulfilment of Participation Criteria	Cashback Eligibility and Fulfilment
Eligible Customer A + B	Only Eligible Customer A meets the Participation Criteria by activating his/her dormant joint HSBC/HSBC Amanah CASA/-i and performing the 7 eligible transactions for 3 consecutive months.	Customer A is entitled to ONE (1) unit of cashback upon meeting the Participation Criteria. The cashback will be credited into Eligible Customer's joint HSBC/HSBC Amanah CASA/-i.
Eligible Customer C + D	Both Eligible Customer C and D meet the Participation Criteria by activating their dormant joint HSBC/HSBC Amanah CASA/-i and <u>each</u> performing the 7 eligible transactions for 3 consecutive months.	Customer C and D will receive ONE (1) unit of cashback <u>each</u> upon meeting the Participation Criteria. A total of two (2) unit of cashback will be credited into Eligible Customers' joint HSBC/HSBC Amanah CASA/-i.

12. For Eligible Customer(s) with joint HSBC/HSBC Amanah CASA/i and holds primary and supplementary HSBC/HSBC Amanah Credit Card/i, each of the Eligible Customer will be entitled to ONE (1) unit of cashback upon meeting the Participation Criteria and will be awarded in accordance with the table below.

For illustration:

Primary & Supplementary Credit Card Holder	Fulfilment of Participation Criteria	Cashback Eligibility and Fulfilment
Eligible Customer E is the Primary holder + F is the Supplementary holder	Both Eligible Customer E and F meet the Participation Criteria by activating their dormant HSBC/HSBC Amanah CASA/i respectively and <u>each</u> meeting the 7x/month transaction criteria for 3 consecutive months. Transactions made by supplementary card holder F will not be attributed to Customer E's number of transactions made.	Customer E and F will receive ONE (1) unit of cashback <u>each</u> upon meeting the Participation Criteria. A total of two (2) unit of cashback will be credited into the respective Eligible Customer's HSBC/HSBC Amanah CASA/i.

13. The tracking of the Eligible Transaction is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC's system throughout the Campaign Period. HSBC will not be held responsible for any late posting.
14. Cashback will be credited into the Eligible Customer(s)'s HSBC/HSBC Amanah CASA/i within 120 days after the Campaign Period. Fulfilment of the cashback will be reflected in the account statement in the following month after the cashback has been credited.
15. Eligible Customers will be disqualified from participating or receiving the cashback if any Eligible Transaction is disputed or alleged to be fraudulent.
16. The cashback is not transferable or exchangeable.

GENERAL TERMS & CONDITIONS

17. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days' prior notice.

18. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
- a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

19. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.

20. The below terms also applies:

- i. HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
- ii. HSBC Cardholder Agreements;
- iii. Terms and Conditions for HSBC Online and Mobile Banking;
- iv. HSBC's Notice Relating to the Personal Data Protection Act 2010.

21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

22. The Eligible Customer(s) shall be responsible for any applicable taxes.

23. HSBC's decision on all matters relating to this Campaign shall be final and binding.