TERMS & CONDITIONS
HSBC/HSBC Amanah Beyond Currency Promotion ("Promotion")

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 be referred to as "**HSBC**").

PROMOTION PERIOD

2. **"Promotion Period"** runs from **1 August 2026 to 31 October 2026,** both dates inclusive.

Promotion Month	Promotion Dates
1	1 August 2026 to 31 August 2026
2	1 September 2026 to 30 September 2026
3	1 October 2026 to 31 October 2026

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing primary and/or supplementary cardholders of the following Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) as set out in **Table 1** below ("**Eligible Cardholder(s)**"):-

Table 1: Participating HSBC Bank/HSBC Amanah Credit Card/-i(s)

HSBC Bank	**Premier Card(s)** • HSBC Premier Mastercard Travel Credit Card • HSBC Premier World Mastercard Credit Card **Non-Premier Card(s)** • HSBC Visa Signature Credit Card • HSBC Travel One Mastercard Credit Card • HSBC Live+ Visa Credit Card • HSBC Visa Platinum Credit Card • HSBC Mastercard Platinum Credit Card
HSBC Amanah	**Premier Card(s)** • HSBC Amanah Premier World Mastercard Credit Card-i **Non-Premier Card(s)** • 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 Bank/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
   b. Cardholder(s) of company and/or corporate HSBC Bank/HSBC Amanah Credit Card/-i(s).

   For avoidance of doubt, permanent and/or contract employees of HSBC Bank, HSBC Amanah and other HSBC group entities in Malaysia only stand to receive the Monthly Cash Back, but not eligible for Grand Prize.

5. Eligible Cardholders whose Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) and/or any other HSBC Bank/HSBC Amanah Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the reward will not be eligible to join and/or receive any Cash Back or prizes under this Promotion.

6. Registration is **required** to participate in this Promotion. Eligible Cardholders may register via SMS, eDM or HSBC Malaysia website. The steps for each method are explained below:-

Registration via SMS & eDM	Registration via HSBC Malaysia website
1. Eligible Cardholders who receive an **SMS** invitation from HSBC, reply **CC2** to **62308**. 2. Eligible Cardholders who receive an **email/eDM** invitation or other HSBC marketing message, **follow the registration steps stated in that message** (this may include registering by SMS as above). 3. If registration is successful, the Eligible Cardholder will receive confirmation SMS at no cost to the same mobile number used for the registration. 4. If the registration SMS is incomplete/invalid, HSBC will notify you via SMS and Eligible Cardholders need to register again using the correct promotion code i.e. **CC2**. Note: Standard telecommunication charges will apply for each SMS registration sent.	1. Go to www.hsbc.com.my or www.hsbcamanah.com.my and follow the navigation below: HSBC Bank Malaysia/Amanah Website Home Page > Credit Card > Offers > Credit Card Offers 2. Search for this Promotion and click on 'Register Online". The Eligible Cardholder will be directed to fill up the "HSBC Card Promotion Registration Form". 3. Please insert **CC2** as the promotion code and fill up the form diligently with correct details and click 'Submit' to register. 4. A reference number will be provided. The Eligible Cardholder is required to keep this reference number in case the Eligible Cardholder needs to contact HSBC. Note: No confirmation will be provided. HSBC will not be responsible for any unsuccessful registration due to invalid entry.

7. The SMS registration can be performed by either the primary or supplementary cardholder of the Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) using his/her mobile number registered with HSBC.

PROMOTION MECHANICS

Prizes entitlement

8. Each primary Eligible Cardholder who meet the Spend Criteria as per Clause 9 below stands to receive the following rewards ("**Reward(s)**"):-
   (i) a 20% cash back, capped at a maximum of RM1,000 per Promotion Month and cumulatively a maximum of RM3,000 throughout the Promotion Period ("**Monthly Cash Back**") as illustrated in Table 1 below, on a first come, first served basis; and/or
   (ii) a maximum of one (1) unit of grand prize worth RM20,000 cash back ("**Grand Prize**") throughout the Promotion Period as illustrated in Table 1 below;

   subject to the total capping for the rewards and other terms and conditions herein.

Spend Criteria

9. Throughout the Promotion Period, Eligible Cardholders must meet the respective eligible spend criteria as defined in Clause 11 below ("**Eligible Spend**") using their Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) in order to stand a chance to receive the Monthly Cash Back and/or Grand Prize in accordance with the below and as illustrated in Appendix A:-

   (a) **Monthly Cash Back:** Eligible Cardholders must meet the minimum Eligible Spend (as defined in Clause 11 below) equivalent of RM500 and above in any foreign currency (i.e. a currency other than Ringgit Malaysia) in a single receipt / transaction;

   (b) **Grand Prize:** Eligible Cardholders will receive one (1) entry for every RM100 (or Ringgit Malaysia equivalent) Eligible Spend (as defined in Clause 11) below) in a single foreign currency transaction ("**Promotion Entry(ies)**"). The Promotion Entry(ies) reset each month and cannot be accumulated and carry forward to the next Promotion Month.

10. For the avoidance of doubt:

(i) conversion of the foreign currency transaction into Ringgit Malaysia will be determined based on the exchange rate and any applicable fees applied by HSBC at the time the transaction is posted to the Card account;

(ii) Reward(s) will be awarded to the primary Eligible Cardholder only. Both primary and supplementary Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend and Spend Criteria.

(iii) Eligible Spend made on the same month by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) account and will not be treated separately for the purpose of this Promotion.

Table 1:

Rewards	Minimum Eligible Spend Requirement	What Eligible Cardholder gets	Cash Back Capping per Promotion Month per Eligible Cardholder	Cash Back Capping throughout the Promotion Period per Eligible Cardholder	Total Cash Back allocation per Promotion Month	Total Cash Back allocation for this Promotion
Monthly Cash Back	Spend equivalent to RM500 and above in foreign currency in a single transaction	20% Cash Back, capped at RM1,000 per Eligible Cardholder	RM1,000	RM3,000	RM100,000	RM300,000
Grand Prize	For every equivalent to RM100 spent in foreign currency in a single transaction	1 Promotion Entries into the Grand Prize draw	RM20,000	RM20,000	RM40,000	RM120,000

Note: For each Promotion Month, the total Cash Back allocation will be split equally between Premier and Non-Premier Eligible Cardholders (i.e. RM50,000 each, out of RM100,000). The Grand Prize will also be split equally: one (1) Premier winner and one (1) Non-Premier winner per Promotion Month.

11. "**Eligible Spend**" for this Promotion refers to:

(i) **<u>includes</u>**: all foreign currencies transactions (in-store and online) that are successfully charged to Eligible Cardholders' primary and/or supplementary Participating HSBC Bank/HSBC Amanah Credit Card/-i(s); and

(ii) **<u>excludes:</u>** Dynamic Currency Conversion (DCC) transactions, cash advances, balance transfer instalment, standing instructions/auto-billing/subscriptions, finance charges/profit, annual fees and sales and services tax (SST).

Note: DCC means the foreign currency transaction amount is converted from its local currency to Malaysian Ringgit at the point of sale.

REWARDS FULFILMENT TERMS & CONDITIONS

Cash Back Fulfilment

12. **<u>Credit of Cash Back</u>**: All Cash Back(s) will be credited into the Primary Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) account within fifteen (15) to sixteen (16) weeks after Promotion Period ends.. The winners will receive notification of the Cash Back through the respective Participating HSBC Bank/HSBC Amanah Credit Card/-i's credit card statement that follows after the date of the crediting of the Cash Back.

13. **<u>Tracking of Cash Back</u>**: The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) reflected in HSBC's system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7- day buffer period allocated for posting of transactions made on the last day of the Promotion Period.

14. **<u>Priority of Participating HSBC Bank/HSBC Amanah Credit Card/-i(s)</u>:-** In the event of a tie in transaction time, the last unit(s) of the Cash Back of every day in the Promotion Period will be awarded to the Primary Eligible Cardholder in accordance with the following order (in descending priority) of the Participating HSBC Bank/HSBC Amanah Credit Cards/-i(s):

    <u>HSBC Premier Travel Mastercard Credit Card being the first priority, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Live+ Credit Card, HSBC Platinum VISA Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)</u>

    Example: If Customer A (holding HSBC Premier Travel MasterCard Credit Card) and Customer B (holding HSBC Premier Amanah World MasterCard Credit Card-i) both meet the Spend Criteria for the same spend amount at the same time on the same day, Customer A will receive the last unit of Cash Back for that day.

15. The maximum allocation of Cash Back for this Promotion is RM300,000, while the Grand Prize allocation for this Promotion is RM120,000. All the Cashback for this promotion and the HSBC Amanah Beyond Currency Promotion will be awarded from this single shared cashback pool. HSBC Bank is the sole provider of the Cashback.

Selection of Grand Prize Winners

16. The Grand Prize winners selection process is as follows:

    a. After the end of Promotion Period, HSBC will perform shortlisting of potential winners from the total entries received throughout the Promotion Period.
    b. The Promotion Entries earned throughout the Promotion Period will be assigned with a serial number.
    c. The entries ranked 1st from the shortlisted list will be identified as potential winner of the Prize ("Potential Winner")
    d. Potential Winner will receive SMS notification within ten (10) to twelve (12) weeks after the Promotion ends and must answer a question via SMS correctly within 3 calendar days upon receipt.
    e. If the Potential Winner(s) complies Clause 16 (d) above, HSBC will send an SMS to confirm that he/she is one of the winners for the Prize ("Winner").
    f. If the Potential Winner fails to comply the requirements under Clause 16(d) (including no mobile number maintained in HSBC's records), the entry ranked 2nd from the shortlisted results will be selected as Potential Winner, and the same process in Clauses 16(d) to (f) shall be repeated up to three (3) rounds. If no Winner is confirmed after three (3) rounds, the Prize, if any, shall be forfeited.

17. The following terms and conditions apply to **Rewards**:
    a. The Reward is not transferable and cannot be exchanged for cash, credit or in kind;
    b. The Reward is non-transferable and HSBC will not entertain any request from the Eligible Cardholders (or any third party) to fulfil the Rewards other than to the Eligible Cardholders.
    c. HSBC reserves the right to substitute the Rewards with any other item of similar value at any time with three (3) business days' prior notice; and

d. If any Eligible Spend during the Promotion Period is disputed or alleged to be fraudulent, the Eligible Cardholder will be disqualified from participating or receiving the Rewards under this Promotion.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) business days' prior notice. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle Eligible Cardholders to any claim or compensation against HSBC for any losses or damages suffered or incurred by the Eligible Cardholders, whether directly or indirectly, as a result of the act of such cancellation.

19. HSBC may communicate to the Eligible Cardholders in relation to this Promotion 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.

20. 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 Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.

21. The below terms also apply:
    (i) HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
    (ii) HSBC and HSBC Amanah Cardholder Agreements;
    (iii) HSBC Tariffs and Charges; and
    (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

23. The Eligible Cardholders and/or Winner(s) shall be responsible for any applicable taxes.

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

Appendix A

Example 1:

Cardholder A has a primary HSBC Premier Mastercard Travel Credit Card.
Day 1 (Morning 10am): *Cardholder A makes an Eligible Spend transaction in foreign currency equivalent to RM1,200, and earns RM240 Cash Back (20%) and 12 Grand Prize entries.*
Day 1 (Afternoon 3pm): *Cardholder A makes an Eligible Spend transaction in foreign currency equivalent to RM500, and earns RM100 Cash Back (20%) and 5 Grand Prize entries.*
Day 4 (Afternoon): *Cardholder A makes two foreign currency transactions equivalent to RM3,000 (at 5pm) and RM150 (at 5.01pm), and earns RM600 Cash Back (20%) and 31 Grand Prize entries.*
Total for the month*: Cardholder A may receive RM940 Cash Back and earns 48 Grand Prize entries, subject to the RM1,000 monthly cap per customer and the RM100,000 monthly promotion cap on a first come, first served basis.*

Table illustration of Example 1 (Cardholder A)

Spend Period (Month 1)	***Eligible Spend Amount (RM equivalent)***	***20% Cash Back***	***Grand Prize Entry(ies)***
Day 1 morning 10AM	*RM 1,200*	*RM 240*	*12*
Day 1 afternoon 3PM	*RM 500*	*RM 100*	*5*
Day 4 5.00 PM	*RM 3,000*	*RM 600*	*30*
Day 4 5.01PM	*RM 150*	*Not eligible*	*1*
Month 1 TOTAL		***RM 940***	***48***

Example 2:

Month 1 (Day 1): *Cardholder B makes an Eligible Spend in SGD equivalent to RM7,000 and earns 70 Grand Prize entries. The 20% Cash Back would be RM1,400, but it is capped at RM1,000 for the month.*
Month 2 (Day 1): *Cardholder B makes an Eligible Spend in GBP equivalent to RM4,000 and earns RM800 Cash Back and 40 Grand Prize entries.*
Month 3: *No Eligible Spend is made.*
Total for the Promotion Period: *Cardholder B may receive RM1,800 Cash Back in total and stands a chance to win the RM20,000 Grand Prize in Month 1 and Month 2. All Cash Back is subject to the RM1,000 per Eligible Cardholder monthly cap and the RM100,000 monthly promotion cap, on a first come first served basis.*

Table illustration of Example 2 (Cardholder B)

Spend Period	***Eligible Spend Amount (RM equivalent)***	***20% Cash Back***	***Grand Prize Entry(ies)***
Month 1 (M1) Day 1	*RM 7,000*	*RM 1,000 (capped)*	*70*
Month 2 (M2) Day 1	*RM 4,000*	*RM 800*	*40*
TOTAL Throughout Promotion Period		***RM 1,800***	***70 entries in M1; 40 entries in M2***

(i) **<u>Primary and/or Supplementary cards</u>**:-

Example 3

Cardholder C has a primary HSBC Visa Signature Credit Card with two supplementary cards held by Cardholder D and E. In Month 1, Cardholder C spends RM700 (Day 1), Cardholder D spends RM200 (Day 2), which does not qualify for cashback but gains entry points for the Grand Prize while Cardholder E spends RM1,000 (Day 3), giving a total consolidated Eligible Spend of RM1,900 under Cardholder C.
Cardholder C may earn 20% Cash Back worth RM340 and a total of 19 Grand Prize entries, subject to the RM1,000 monthly cap per Eligible Cardholder and the RM100,000 monthly promotion cap, on a first come first served basis.

Table illustration of Example 3

Eligible Cardholder	***Spend Period (Month 1)***	***Eligible Spend Amount (RM equivalent)***	***20% Cash Back***	***Grand Prize Entry(ies)***
C (Primary)	*Day 1*	*RM 700*	*RM 140*	*7*
D (Supplementary)	*Day 2*	*RM 200*	*Not eligible*	*2*
E (Supplementary)	*Day 3*	*RM 1,000*	*RM 200*	*10*
Month 1 TOTAL			***RM 340***	***19***