

TERMS & CONDITIONS

HSBC Advance Payroll Cash Reward 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 as “**HSBC**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from 8 April 2024 to 30 June 2024, both dates inclusive.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Advance and HSBC Card-only customers who open any of the following participating savings account(s) for salary crediting purposes (“**Eligible Customer(s)**”) during the Promotion Period:
 - a. HSBC Advance Account
 - b. HSBC Advance Everyday Global Account(hereinafter collectively referred to as the “**Participating Account(s)**”).
4. “**New HSBC Advance customers**” is defined as new-to-bank customers who do not hold any existing HSBC products.
5. “**HSBC Card-only customers**” is defined as existing HSBC customers who hold any of HSBC credit card facilities only.
6. The following categories of persons are **not eligible** to participate in this promotion:
 - a. Joint account holders; and
 - b. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
7. Eligible Customer(s) whose Advance status is inactive and/or the Participating Account is not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this promotion.

PROMOTION MECHANICS

8. To stand a chance to receive the Cash Reward of RM100, Eligible Customers must fulfil the Reward Criteria as set out in Table 1 below during the Promotion Period, on a first come first served basis and subject to the terms and conditions herein.

Table 1: Participation Criteria

Monthly Gross Salary	Reward Criteria	Cash Reward
RM5,000 and above	(i) Eligible Customers who open any of the Participating Account(s) for salary crediting purposes and (ii) Have their monthly salary credited to any one of the Participating Account(s) for at least three (3) consecutive months, commencing on the Account Opening Month*.	1 x RM100 Cash Reward

*Account Opening Month refers to the month that the Participating Account(s) is successfully opened.

9. The Cash Reward will be credited into the Eligible Customer’s Participating Account as stipulated in the table below.

Account Opening Month	Salary Crediting Months (with full salary)	Cash Reward Fulfilment By
April 2024	April, May & June 2024	31 August 2024
May 2024	May, June & July 2024	30 September 2024
June 2024	June, July & August 2024	31 October 2024

10. For avoidance of doubt, the crediting of the Eligible Customer's monthly salary to any one of the Participating Account(s) must commence on the Account Opening Month. In the event the salary credited during the Account Opening Month is not a full month's salary, the full salary must be credited in the following month after the Account Opening Month. If the Eligible Customer's full salary is only credited 2 months after the Account Opening Month, he/she will not be entitled for the Cash Reward as illustrated below:

Account Opening Month	Salary Crediting Months (with full salary)	Cash Reward Fulfilment By
April 2024	May, June & July 2024	30 September 2024
April 2024	June, July & August 2024	Not eligible for Cash Reward

11. Each Eligible Customer is only entitled to receive one (1) unit of Cash Reward under this Promotion.
12. In the event the Eligible Customer opens more than one (1) HSBC Savings Account, the Eligible Customer is only entitled to receive one (1) unit of Cash Reward which will be credited to the HSBC Savings Account that is opened for salary crediting purposes.
13. The total allocation of Cash Reward to be given out under this Promotion is 3,400 units and is pooled together with HSBC Amanah Advance Payroll Cash Reward Promotion. HSBC Bank is the sole provider of all the Cash Reward under this Promotion.
14. The HSBC savings accounts are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

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 Customers in relation to this Promotion via:
- electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's account statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
17. 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, this terms shall prevail in relation to this Promotion.
18. The below terms also applies:
- HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my; and
 - 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 Customers shall be responsible for any applicable taxes.
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.