

TERMS & CONDITIONS
HSBC Apple Pay Promotion (“Promotion”)

PROMOTION PERIOD

1. HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) will be referred to as “**HSBC Amanah**” and HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) will be referred to as “**HSBC Bank**” (collectively referred to as “**HSBC**”).
2. “**Promotion Period**” runs from 28 July 2025 to 31 March 2026, both dates inclusive, comprising the following periods:

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	28 July 2025 to 31 August 2025
2	1 September 2025 to 30 September 2025
3	1 October 2025 to 31 October 2025
4	1 November 2025 to 30 November 2025
5	1 December 2025 to 31 December 2025
6	1 January 2026 to 31 January 2026
7	1 February 2026 to 28 February 2026
8	1 March 2026 to 31 March 2026

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary credit cardholders of the following Participating HSBC/HSBC Amanah Credit Card/-i(s) as shown in Table 2 below who have not been using/have not provisioned their Participating HSBC/HSBC Amanah Credit Card/-i(s) with Apple Pay for the past 6 months prior to the Promotion Period (“Eligible Cardholders”).

For avoidance of doubt, the transactions made by the supplementary credit cardholders will be consolidated and only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive the Cashback.

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

HSBC Bank	<ul style="list-style-type: none"> • HSBC Premier Travel Mastercard Credit Card • HSBC Premier World Mastercard Credit Card • HSBC Visa Signature Credit Card • HSBC Travel One Credit Card • HSBC Live+ Credit Card • HSBC Platinum VISA Credit Card • HSBC Platinum Mastercard Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah Premier World Mastercard Credit Card-i • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

4. The followings categories of persons are **NOT ELIGIBLE** to participate in this Promotion:
 - a. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia;
 - b. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card/-i(s); and
 - c. Cardholder(s) that have previously provisioned their HSBC/HSBC Amanah Credit Card/-i(s) to Apple Pay and/or made transaction(s) using Apple Pay 6-months prior to this Promotion.

- Eligible Cardholders whose Participating HSBC/HSBC Amanah Credit Card-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Cashback will not be eligible to receive any Cashback under this Promotion.

CAMPAIGN MECHANICS

- During the Promotion Period, Eligible Cardholders who have performed at least 8 transactions using Apple Pay with a minimum spend of RM50 per transaction by using the same Participating HSBC/HSBC Amanah Credit Card/-i(s) added to their Apple Pay within a Promotion Month ("**Eligible Spend**") will stand to receive one (1) unit of RM35 Cashback, on a first-come-first-serve basis, subject to the capping as per Table 3 and other terms and conditions herein.
- The total allocation Cashback is **limited to 20,000 units** only throughout the Promotion Period, on a first-come-first-served basis as stipulated in Table 3 below.

Table 3: Total allocation of Cashback

Promotion Month	Promotion Dates	Number of Cashback allocated (units)	Total Cashback amount (RM)
1	28 July 2025 to 31 August 2025	2,500	RM87,500
2	1 September 2025 to 30 September 2025	2,500	RM87,500
3	1 October 2025 to 31 October 2025	2,500	RM87,500
4	1 November 2025 to 30 November 2025	2,500	RM87,500
5	1 December 2025 to 31 December 2025	2,500	RM87,500
6	1 January 2026 to 31 January 2026	2,500	RM87,500
7	1 February 2026 to 28 February 2026	2,500	RM87,500
8	1 March 2026 to 31 March 2026	2,500	RM87,500
	TOTAL	20,000	RM700,000

- For avoidance of doubt, each Eligible Cardholder who met the Eligible Spend will only stand to receive one (1) unit of Cashback throughout the Promotion Period on a first come first served basis.
- The Cashback to be given out under this Promotion are pooled together with the HSBC Amanah Apple Pay Promotion. HSBC Bank is the sole provider for all Cashback in this Promotion.
- The tracking of the Eligible Spend is based on transaction dates and time (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.
- In the event of a tie in transaction time for the last unit(s) of Cashback for each Promotion Month, the Cashback will go to the Primary Eligible Cardholder as in accordance with the order below:

For avoidance of doubt, the Participating HSBC/HSBC Amanah Credit Cards/-i(s) are in the following order, in descending priority:

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.)

Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum VISA Credit Card) both have made their last transaction i.e. 8th transaction using Apple Pay with a minimum spend of RM 50 by using their said Participating HSBC/HSBC Credit Card/-i(s) added to Apple Pay

at the same time and date. Customer A will be eligible for the last unit of Cashback for that Promotion Month.

12. The Cashback will be credited into the Primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Cards/-i(s) account which met the Eligible Spend within eight (8) to ten (10) weeks after the end of Promotion Period. The Cashback will be notified and reflected in the Eligible Cardholders' credit card statement in the following month after the Cashback has been credited.
13. During the Promotion Period and at the time of fulfilment of the Cashback, if any Eligible Spend of the Participating HSBC/HSBC Amanah Credit Cards/-i(s) are disputed or alleged to be fraudulent, or the Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Cards/-i(s) is delinquent, or invalid or cancelled, the Eligible Cardholder will be disqualified from participating or receiving the Cashback for this Promotion.
14. The following terms and conditions apply to the Cashback(s):
 - a. The Cashback are not transferable and cannot be exchanged for cash, credit or in kind.
 - b. 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.

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 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's 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, these terms shall prevail in relation to this Promotion.
18. 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; and
 - (ii) HSBC and HSBC Amanah Cardholder Agreements; and
 - (iii) 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.