

TERMS & CONDITIONS

HSBC 0% Balance Conversion Plan (BCP) Promotion 2023 ("Promotion")

PROMOTION 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 referred to as "**HSBC**").
2. "**Promotion Period**" runs from **5 December 2023** to **31 March 2024**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected HSBC principal credit cardholders who hold credit card(s) issued by HSBC ("**Eligible Card/-i(s)**") and receive a Short message Service ("**SMS**") from HSBC at the cardholder's mobile number maintained in HSBC's record to participate in this Promotion ("**Eligible Cardholder(s)**").
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) of company and/or corporate HSBC credit card/-i(s); and
 - b. Cardholder(s) whose HSBC credit card/-i are delinquent, closed, dormant, suspended or cancelled; at any time during the Promotion Period.

PROMOTION MECHANICS

5. Balance Conversion Plan ("**BCP**") allows Eligible Cardholders to convert eligible retail transactions as defined in clause 8 below ("**Eligible Retail Transactions**") into monthly instalment plan ("**BCP Plan**") and pay the converted amount ("**BCP Amount**") by monthly instalments over pre-determined period of 6 months ("**BCP tenure**") at 0% rate for one-time only during the Promotion Period and in accordance with the terms and conditions herein.
6. For this Promotion, the minimum amount of Eligible Retail Transactions to be converted for BCP is RM500 and the maximum amount is capped at RM5,000.
7. Eligible Cardholders are required to follow the steps and criteria as described in the SMS from HSBC on how to participate in the Promotion. In summary, the Eligible Cardholders must fulfil the following criteria ("**Promotion Criteria**"):
 - a. Eligible Cardholders will be given a validity period to participate in this Promotion by **replying to our SMS using the specific keywords** required as stated in the SMS;
 - b. Eligible Cardholders is required to **activate the Eligible Card/-i** ending with last 6 digit card number stated in the SMS within 30 days from the date of receipt of the SMS; and
 - c. Eligible Cardholders shall **spend** a cumulative of minimum RM500 and maximum RM5,000 Eligible Retail Transaction (defined in clause 8 below) **within 30 days from the date of receipt of the SMS ("**Spend Period**")**. For avoidance of doubt, Eligible Cardholders can spend more than RM5,000 on their Eligible Card/-i but the maximum BCP Amount for this Promotion is capped at RM5,000.
NOTE: There is no selection of Eligible Retail Transactions allowed for this Promotion. The Bank will take the total amount of the Eligible Retail Transactions by the last day of the Spend Period as the BCP Amount.
8. Eligible Retail Transactions:
 - a. Include all retail online, local currency and foreign currency transactions; and
 - b. Exclude Cash Advance, monthly instalment under any credit card/-i instalment plan facility provided by HSBC, standing Instructions, payment of any finance charges/interest, late payment charges, credit card annual fee, and applicable tax, if any.

9. The tracking of the Eligible Retail Transaction is based on transaction dates (Malaysian time) and the time in which the transactions are successfully posted in HSBC's system throughout the Promotion Period. HSBC will not be held liable for any late posting.
10. The Eligible Cardholders' consent obtained via their reply to the SMS shall be deemed conclusive proof of the Eligible Cardholders' confirmation to participate in the Promotion and acceptance of this Promotion Terms and Conditions, and the Balance Conversion Plan Terms and Conditions which are available at www.hsbc.com.my/bcp and www.hsbcamanah.com.my/bcp

Campaign Fulfillment

11. The conversion into BCP Plan will be processed within 15 days from the last day of the Spend Period. A SMS notification will be sent to Eligible Cardholders' mobile number in HSBC's records to inform on the successful conversion of BCP Amount into BCP Plan at 0% rate for 6 months BCP Tenure.

GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. 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.
14. 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.
15. The below terms also applies :
 - (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 Balance Conversion Plan Terms and Conditions which are available at www.hsbc.com.my/bcp and www.hsbcamanah.com.my/bcp; and
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.

16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Cardholder shall be responsible for any applicable taxes.
18. HSBC's decision on all matters relating to this Promotion shall be final and binding.