TERMS & CONDITIONS

HSBC Credit Card Referral Program 2026 *("**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 referred to as "**HSBC**").

PROMOTION PERIOD

2. "**Promotion Period**" consists of:

   a. "**Referral Period**" runs from **15 October 2026 to 31 December 2026,** both dates inclusive for Eligible Referrer(s); and

   b. "**Sign-Up Period**" runs from **15 October 2026 to 31 January 2027**, both dates inclusive for Potential Customer(s) to apply for a primary Participating HSBC Credit Card/-i; and

   c. **"Welcome Period"** is 60 days from the date of HSBC welcome letter for the new Participating HSBC Credit Card/-i.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected HSBC primary credit cardholder(s) (**"Eligible Referrer(s)"**) who receive a marketing invitation from HSBC ("**Referral Invitation**") during the Promotion Period. The invitation will include a **unique referral code** and a dedicated short URL to the Participating HSBC Credit Card/-i application form.

4. An Eligible Referrer(s) may send the Referral Invitation to refer friends or family members (**"Potential Customer(s)"**) to apply for any Participating HSBC Credit Card/-i as set out in Table 1 below during the Referral Period.

   Table 1: "Participating HSBC Credit Card/-i"

HSBC Credit Card	• HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Live+ Credit Card
HSBC Amanah Credit Card-i	• HSBC Amanah MPower Platinum Credit Card-i

5. For the purpose of this Promotion:

   a. **"Eligible Referrer(s)"** means a selected HSBC primary credit cardholder who receives the marketing invitation and unique referral code from HSBC.

   b. **"Potential Customer(s)"** means a person who applies for a Participating HSBC Credit Card/-i using the dedicated application form and the valid referral code of an Eligible Referrer.

6. The Eligible Referrer's existing HSBC Credit Card/-i account must remain valid, active and in good standing during the Promotion Period and at the time of fulfilment of the Promotion Reward.

7. The following categories of Potential Customer(s) are not eligible to participate or receive the reward under this Promotion:

   a. permanent and/or contract employees of HSBC and other HSBC group entities; and/or

   b. cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or

   c. existing primary cardholders of any HSBC credit card/-i; and/or

   d. individual(s)s who have cancelled any HSBC credit card/-i within twelve (12) months prior to the Promotion application date; and/or

   e. individual(s) whose Participating HSBC Credit Card/-i is not activated, is dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the Reward; and/or

   f. Individual(s) who have already participated in any other concurrent HSBC Credit Card/-i sign-up promotion via any channel, whether arranged by HSBC or an authorised third party.

PROMOTION MECHANICS

8. Eligible Referrer(s) who fulfil the Campaign Criteria is entitled to receive RM200 cashback for each successful referral as set out in Table 2 below.

9. Eligible Referrer(s) may earn a maximum of RM1,000 cashback per calendar month, equivalent to a maximum of five (5) successful referrals per calendar month. Any referral beyond this limit will not qualify for the Promotion Reward to the Eligible Referrer. For avoidance of doubt, this capping does not apply to the Promotion Reward to the Potential Customer who meets the Campaign Criteria.

10. Potential Customer(s) who fulfil the Campaign Criteria is entitled to receive RM400 cashback as set out in Table 2 below.

Table 2: Promotion Rewards

Participant	Campaign Criteria	Promotion Reward
Eligible Referrer(s)	1. Receive a Referral Invitation containing a unique referral code. 2. Share or forward the Referral Invitation with friends or family. 3. Potential Customer(s) applies for a Participating HSBC Credit Card/-i using the dedicated application form accessed via the URL provided in the Referral Invitation and key in the valid referral code. 4. Potential Customer(s)'s application is successfully approved. 5. Monthly cap of five (5) successful referrals or RM1,000 cashback applies.	RM200 cashback per successful referral ("**Referrer Cashback**")
Potential Customer(s)	1. Receive the Referral Invitation shared or forwarded by the Eligible Referrer. 2. Apply through the dedicated application form (www.hsbc.com.my/cardmgm), submit the necessary documents and key in the valid referral code. 3. Have the application for a Participating HSBC Credit Card/-i approved. 4. Activate the Participating HSBC Credit Card/-i within the Welcome Period via the HSBC Malaysia Mobile Banking app. 5. Spend a minimum of RM3,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period.	RM400 cashback ("**Referee Cashback**")

11. **"Retail Spend(s)"** for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt):

    a. **includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, buy now pay later (BNPL), insurance, standing instructions/ auto-billing; and

    b. **excludes:** Cash Advance, Late Payment Fee, Interest/ Profit Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by HSBC from time to time including but not limited to Balance Transfer Instalment ("BTI"), Cash Instalment Plan ("CIP"), Card Instalment Plan ("IPP") and Smart Cash Plus ("SCP").

12. For avoidance of doubt, Retail Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period in HSBC's system and HSBC will not be held responsible for any late posting.

13. Each Potential Customer must use only one valid referral code and may be linked to only one Eligible Referrer for this Promotion.

14. If a Potential Customer submits more than one application using different referral codes, HSBC may, at its

discretion, determine which referral code and Eligible Referrer will be recognised. HSBC will generally consider the first application that is approved, based on HSBC's records, for the purposes of determining the applicable referral and any Promotion Rewards. Any subsequent application submitted using a different referral code will not qualify for this Promotion. HSBC's determination will be final and binding, except in the event of manifest error.

PROMOTION REWARD TERMS & CONDITIONS

15. The referrer cashback/ Referee cashback will be credited into the Eligible Referrer's/Potential Customer's HSBC primary credit card/-i respectively within ninety (90) days after the end of the Promotion Period.
16. The Promotion Reward is not transferable and cannot be exchanged for cash, credit or any item in kind.
17. HSBC reserves the right to substitute the Promotion Reward with any other item of similar value at any time by giving three (3) days' prior notice.
18. HSBC reserves the right to reverse or claw back any Promotion Reward credited if:
    a. the relevant cardholder fails to satisfy any of the applicable Campaign Criteria;
    b. the referral code is invalid, duplicated, fraudulent or improperly used;
    c. the application or referral is determined to have breached these Terms and Conditions;
    d. the relevant Participating HSBC Credit Card/-i account is closed, cancelled, suspended, delinquent or otherwise not in good standing before fulfilment of the Promotion Reward.

GENERAL TERMS & CONDITIONS

19. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice.
20. HSBC may communicate to the Eligible Referrer(s) and/or Potential Customer(s) in relation to this Promotion via:
    a. via electronic means;
    b. press advertisements;
    c. notice in the Eligible Referrer(s) and/or Potential Customer(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.
21. 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.
22. The below terms also apply:
    a. HSBC Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
    b. HSBC Cardholder Agreement;
    c. HSBC and HSBC Amanah Tariffs and Charges; and
    d. HSBC's Notice Relating to the Personal Data Protection Act 2010.
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
24. The Eligible Customer(s) shall be responsible for any applicable taxes.
25. HSBC's decision on all matters relating to this Promotion shall be final and binding.