TERMS & CONDITIONS HSBC Stay Active Campaign 2024 ("Campaign")

CAMPAIGN PERIOD

- This Campaign is organized by 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").
- 2. "Campaign Period" runs from 1 September 2024- 31 December 2024, both dates inclusive.

ELIGIBILITY

- This Campaign is open to customers who hold any of the following HSBC Bank or HSBC Amanah current account/-i and/or savings account/-i (CASA/-i) and have received a participation email from HSBC to participate in this Campaign ("Eligible Customers"):
 - (a) HSBC Premier Account/-i;
 - (b) HSBC Advance Account/-i;
 - (c) HSBC Basic Savings/Current Account/-i;
 - (d) HSBC Premier Everyday Global Account/-i;
 - (e) HSBC Advance Everyday Global Account/-i; or
 - (f) HSBC Everyday Global Account/-i;

(items (a) to (f) above are collectively referred to as "Participating HSBC CASA/-i")

- 4. The Eligible Customers whose Participating HSBC CASA/-i are dormant/inactive, invalid, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.
- 5. No registration is required to participate in this Campaign.

CAMPAIGN MECHANICS

6. Eligible Customer(s) who meet the Participation Criteria will be entitled to a one-off cashback as stated in Table A, on a first come first served basis, and subject to the terms and conditions herein.

Table A:

Participation Criteria	One-off cashback offer
 (i) The Eligible Customer must perform at least ONE (1) of the Eligible Transaction(s) within 30 days of receiving the participation email; and (ii) The total Eligible Transaction(s) performed must have a cumulative value of at least RM300. 	

- 7. For avoidance of doubt, if the Eligible Customer has more than one Participating HSBC CASA/-i accounts, only one (1) Participating HSBC CASA/-i is eligible to receive the one-off cashback.
- 8. "Eligible Transaction(s)" for this Campaign are those transactions that are transacted using the Participating HSBC CASA/-i which includes all online transactions in local or foreign currency, *ewallet top up, QR Pay, JomPay, inward/outward DuitNow transfer, Interbank GIRO (IBG), FPX, ATM withdrawals, local and overseas transactions using the debit card/-i linked to the Participating HSBC CASA/-i, cash deposit, telegraphic transfer, and invest via EZInvest.

*e-wallet includes GrabPay, Touch 'n Go, Boost, BigPay, Lazada Wallet and ShopeePay

- 9. Cashback will be credited into the Eligible Customer(s)'s Participating HSBC CASA/-i within 120 days after the Campaign Period. Fulfilment of the cashback will be reflected in the account statement in the following month after the cashback has been credited.
- 10. The total cashback allocated is RM100,000, which is pooled together with the HSBC/HSBC Amanah Get Active Campaign 2024 and to be given out on a first come first served basis.
- 11. Each Eligible Customer will be entitled to only ONE (1) unit of cashback upon meeting the Participation Criteria, regardless of the number of Participating HSBC CASA/-i they have with HSBC.
- 12. If the Participating HSBC CASA/-i is a joint account, only ONE (1) unit of cashback will be given to the Eligible Customer regardless of the number of account holders, upon meeting the Participation Criteria.
- 13. The tracking of the Eligible Transaction is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC's system throughout the Campaign Period. HSBC will not be held responsible for any late posting.
- 14. Eligible Customers will be disqualified from participating or receiving the cashback if any Eligible Transaction is disputed or alleged to be fraudulent.
- 15. The cashback is not transferable or exchangeable.

GENERAL TERMS & CONDITIONS

- 16. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days' prior notice.
- 17. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
 - (a) via electronic means;
 - (b) press advertisements;
 - (c) notice in the Eligible Customer's credit card/-i 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.

PUBLIC

- 18. 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 Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.
- 19. The below terms also applies:
 - (a) HSBC Bank Universal Terms and Conditions and HSBC Amanah Universal Terms and Conditions (collectively "UTCs") of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (b) Terms and Conditions for HSBC Online and Mobile Banking; and
 - (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
- 20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
- 21. The Eligible Customer(s) shall be responsible for any applicable taxes.
- 22. HSBC's decision on all matters relating to this Campaign shall be final and binding.