

TERMS & CONDITIONS

Travel Care Customer Campaign ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("**HSBC Bank**") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("**Allianz General**") which is distributed by HSBC.

PARTICIPATION & ELIGIBILITY

2. This Promotion is open to HSBC customers who purchase Allianz Travel Care ("**Participating Insurance Product**") during the Promotion Period using HSBC cards via any of the HSBC channels listed in table below:

Channels	HSBC Cards
HSBC Malaysia Mobile Banking App	a) Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia Berhad (primary credit card/-i only). b) Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.
HSBC Online Banking	a) Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia Berhad (primary credit card/-i only). b) Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.
HSBC Website	a) Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia Berhad (includes primary and supplementary credit card/-i); or b) Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.

(hereinafter collectively referred to as the "**Eligible Cardholders**").

3. The following categories of persons are not eligible to participate in this Promotion:
 - i. Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
 - ii. Non-individual or corporate HSBC Credit/ Debit Card/-i Cardholders; and

PROMOTION MECHANICS

- i. Eligible Customer(s) who fulfil the following criteria will receive the Touch 'n Go eWallet Reload PIN ("Gift"):
 - a) The Eligible Customer(s) purchase the Participating Insurance Product will receive **10% cashback** from the Participating Insurance Product premium (before Service Tax and stamp duty, where applicable) in the form of Touch 'n Go eWallet Reload Pin.
 - b) The purchase must be made with HSBC cards as stipulated in clause 3 during the Promotion Period via HSBC Malaysia Mobile Banking App, HSBC Online Banking or HSBC Website.
 - c) The application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.
- ii. The Gift is available in denominations of RM10, RM20, RM30 and etc (multiples of RM10). Cashback is rounded up to the nearest denomination.

Example 1

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM200 during the Promotion Period, Eligible Customer(s) will receive a Gift of RM20.

Example 2

If Eligible Customer(s) purchase two (2) Participating Insurance Products with premium of RM100 each during the Promotion Period, Eligible Customer(s) will receive two (2) Gift of RM100 each.

Example 3

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM1,000 during the Promotion Period, Eligible Customer(s) will receive a Gift of RM100.

Example 4

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM480 during the Promotion Period. Eligible Customer(s) will receive a Gift of RM50 as the cashback is rounded up to the nearest denomination of RM10 multiples.

Example 5

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM3,217 during the Promotion Period. Eligible Customer(s) will receive a Gift of RM330 as the cashback is rounded up to the nearest denomination of RM10 multiples.

4. Each Eligible Cardholder will receive the Gift in the form of a TnG reload PIN sent to the Eligible Cardholder's mobile number registered in the purchase details when purchased the Participating Insurance Product within 2 months after the application and payment of insurance premium accepted by Allianz General.
5. The Participating Insurance Product purchased by the Eligible Cardholders must not have been terminated during the Promotion Period in order for the Eligible Cardholders to receive the Gift.
6. The Gift is not transferable and non-exchangeable for cash, credit or in kind and is applicable for one (1) time redemption only. The Gift can be reloaded to the valid Touch 'n Go eWallet.
7. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. respectively. HSBC does not in any way endorse, sanction, approve or support the use of the Gift or Touch 'n Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'n Go Sdn Bhd.
8. All other terms and conditions of the Participating Insurance Product shall apply.
9. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Insurance Product.

GENERAL TERMS & CONDITIONS

10. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days prior notice.

For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC or Allianz General for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.

11. This Promotion's Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
12. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

13. 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.
14. 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;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC’s Notice Relating to the Personal Data Protection Act 2010;
 - (iv) Allianz Travel Care Product Disclosure Sheet; and
 - (v) Allianz Travel Care Policy Wording for Domestic and Overseas.
15. The Eligible Cardholder shall be responsible for any applicable taxes.
16. HSBC’s decision on all matters relating to this Promotion shall be final and binding.
17. Allianz General being the underwriter of the Participating Insurance Product is fully responsible for the Participating Insurance Product and the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz General.