

TERMS & CONDITIONS

Digital Insurance Campaign ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("HSBC") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("Allianz General") and distributed by HSBC.
2. This Promotion shall run from 1st Sep 2022 to 30th Nov 2022 (both dates inclusive) or until the total amount of the Gift (as defined below) to be given away under this Promotion reaches RM6,000, whichever is earlier ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to HSBC Credit HSBC Credit Card Primary and Supplementary Cardholders and HSBC Debit Cardholders who purchase Allianz Travel Care ("**Participating Insurance Product**") during the Promotion Period (hereinafter collectively referred to as the "**Eligible Cardholders**").
4. The following categories of persons are not eligible to participate in this Promotion:
 - i. Cardholder(s) of invalid or cancelled HSBC Credit Card and/or Debit Card/-i(s) and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
 - ii. Corporate cardholder(s) and/or corporate HSBC Credit Card and/or Debit Card/-i(s) cardholder(s)

PROMOTION MECHANICS

5. Eligible Cardholders who fulfil the following criteria stand to receive a RM20 Touch 'n Go e-Wallet reload pin ("Gift") :
 - i. the Participating Insurance Product must be purchased through https://getquote.allianz.com.my/travel-care-plus?utm_source=HSBCBN
 - ii. the purchase must be made during the Promotion Period or before the Gift giveaway limit reaches a total of RM6,000, whichever is earlier;
 - iii. the minimum gross premium amount for the Participating Insurance Product purchased must be RM100 within one transaction; and
 - iv. the application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.
6. The total allocation of the Gift is limited to a total of RM 6,000 only for this Promotion and the giveaway shall be on a first come first serve basis.
7. Eligible Cardholders are entitled to receive only one (1) Gift worth RM20 for each purchase of a Participating Insurance Product.
8. The Gift will be delivered to the Eligible Cardholders in the form of a unique code via SMS to the mobile number registered with Allianz General during the purchase of the Participating Insurance Product. Eligible Cardholders will receive the Gift within 14 working days after the end of each month during the Promotion Period. 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(s).
9. This Gift giveaway is non-exchangeable for cash and non-transferable. The Gift can be reloaded to the Eligible Cardholders' registered and valid Touch 'n Go e-Wallet via the Touch 'n Go e-Wallet application.
10. 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.

11. All other terms and conditions of the Participating Insurance Product shall apply.
12. This promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the insurance product.

GENERAL TERMS & CONDITIONS

13. 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.

14. 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.
15. HSBC may communicate to the Eligible Cardholder 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.

16. 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, this terms shall prevail in relation to this Promotion.
17. 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's Notice Relating to the Personal Data Protection Act 2010.
 - (iv) Allianz Travel Care Product Disclosure Sheet
 - (v) Allianz Travel Care Policy Wording for Domestic and Overseas

18. The Eligible Cardholder shall be responsible for any applicable taxes.
19. HSBC's decision on all matters relating to this Promotion shall be final and binding.
20. By participating in this Promotion, the Eligible Cardholder agrees to be bound by this Promotion's Terms and Conditions and the decisions of HSBC.
21. 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.