

TERMS & CONDITIONS

HSBC's Motor Insurance Promotion("Promotion")

PROMOTION OVERVIEW

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

PROMOTION PERIOD

2. "**Promotion Period**" runs from 01 August 2026 until 31 December 2026 (both dates inclusive).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to HSBC customers who purchase HSBC Motor Insurance ("**Participating Insurance Product**") via https://getquote.allianz.com.my/motor-online/get-info?utm_source=HSBCBN using any of the HSBC Cards as set out in Table 1 below during the Promotion Period ("Eligible Cardholders"):

Table 1:

HSBC Cards
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 Berhad.

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

4. The following categories of persons are not eligible to participate in this Promotion:
 - a) Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent as determined by HSBC at any time during the Promotion Period;
 - b) Non-individual or corporate HSBC Credit/ Debit Card/-i Cardholders; and
 - c) HSBC Malaysia (includes all HSBC Group entities in Malaysia) employees.

PROMOTION MECHANICS

5. Eligible Cardholders who fulfil the following criteria stand to receive the Touch 'n Go eWallet Reload PIN (value based on the Minimum Gross Premium per transaction, as set out below ("**Reload PIN**") and a Shell Voucher worth RM50 ("**Shell Voucher**"):
 - i. The Eligible Cardholder who purchases the Participating Insurance Product with a Minimum Gross Premium as set out in the Table below will stand to receive the Reload PIN with the following corresponding value:

Minimum Gross Premium Per Transaction*	Touch 'n Go eWallet Reload PIN value (RM)
RM 500 and above, but below RM1000	RM 50
RM 1000 and above, but below RM1500	RM 100
RM 1500 and above, but below RM2000	RM 150
RM 2000 and above, but below RM2500	RM 200
RM 2500 and above	RM 250

*Minimum Gross Premium is calculated before Service Tax and stamp duty, where applicable

- ii. The purchase must be made with HSBC cards as stipulated in clause 3 above during the Promotion Period via https://getquote.allianz.com.my/motor-online/get-info?utm_source=HSBCBN
- iii. The application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.

("Reload PIN" and "Shell Voucher" are collectively referred to as "**Rewards**")

6. Eligible Cardholders are entitled to receive only one set of Rewards comprising of one (1) unit of Reload PIN and one (1) unit of RM50 Shell Voucher per policy, for each purchase of a Participating Insurance Product subject to the total allocation of Rewards stated in clause 7 below.
7. The total allocation of Rewards (i.e., the Reload PIN and Shell Voucher) under this Promotion is capped at the first 2,000 Eligible Cardholders only, on a first-come, first-serve basis based on the date and time Allianz General accepts the application and premium payment.
8. For avoidance of doubt, the RM50 Shell Voucher will be awarded only to Eligible Cardholders who meet the Minimum Gross Premium threshold of RM500 and above (before Service Tax and stamp duty) and is included within the overall cap of the first 2,000 Eligible Cardholders
9. HSBC Bank is the sole provider of the Rewards in this Promotion.
10. Each Eligible Cardholder will receive the Touch 'n Go eWallet value in the form of a Reload PIN via SMS sent to the Eligible Cardholder's mobile number registered in the purchase details provided during the purchase of the Participating Insurance Product, within two (2) months after the application and payment of insurance premium is accepted by Allianz General.
11. The Shell Voucher will be issued in the form of an e-voucher and will be delivered by the fulfilment agency, Coup Marketing Asia Pacific Sdn Bhd ("CMAP") via noreply@flexagift.com email to the customers' email address registered with Allianz General during the purchase of the Participating Insurance Product, within two (2) months after the application and payment of insurance premium has been accepted by Allianz General.
12. The Participating Insurance Product purchased by the Eligible Cardholders must not be cancelled/terminated before rewards are fulfilled in order for the Eligible Cardholders to receive the Reload PIN and Shell Voucher.
13. The Rewards are not transferable and non-exchangeable for cash, credit or in kind and is applicable for a one (1) time redemption only. The use of the Rewards are subject to terms and conditions of Touch 'n Go Sdn Bhd and Shell Malaysia Sdn Bhd.
14. The Rewards will be awarded on a first-come, first-served basis, subject to availability, verification of eligibility, and successful payment (i.e., the transaction is not cancelled).
15. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Touch 'n Go Sdn. Bhd. HSBC does not in any way endorse, sanction, approve or support the use of the Reload PIN or Touch 'n Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Reload PIN must be directed to and resolved directly with Touch 'n Go Sdn Bhd.
16. Shell Malaysia is not a participant in or sponsor of this Promotion. The trade name and logo of Shell are trademarks belonging to Shell Brands International AG. HSBC does not in any way endorse, sanction, approve or support the use of the Shell Voucher or any products/services associated with Shell. Any query and/or dispute on the usage of the Shell Voucher must be directed to and resolved directly with Shell Malaysia or the issuing partner.
17. All other terms and conditions of the Participating Insurance Product shall apply.
18. This Promotion (including the Rewards) is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Insurance Product unless otherwise stated.
19. For avoidance of doubt, the Shell Voucher is awarded in addition to the Touch 'n Go eWallet Reload PIN under this Promotion and does not replace any existing rewards.

GENERAL TERMS & CONDITIONS

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days prior notice by publishing the updated terms and conditions on HSBC's website.
21. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle the Eligible Cardholder to any claim or compensation against HSBC or Allianz General for any and all losses or damages suffered or

incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation.

22. 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.
23. 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);

and such notices shall be deemed to be effective on and from the 4th day after its delivery.
24. These Terms and Conditions are in addition to 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.
25. 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) HSBC Motor Insurance Product Disclosure Sheet;
 - (v) HSBC Motor Insurance Endorsement Wordings; and
 - (vi) Allianz Motor Insurance Policy Wording;
26. The Eligible Cardholder shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.
28. 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.