

TERMS AND CONDITIONS

HSBC Online FX Reward Campaign Q1 2023 (“Promotion”)

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

1. “**Promotion period**” runs from 03 January 2023 to 31 March 2023 both dates inclusive, stated in Table 1 below.

Table 1: Promotion Period

Promotion Month	Promotion Period
1	03 January 2023 – 31 January 2023
2	01 February 2023 – 28 February 2023
3	01 March 2023 – 31 March 2023

PARTICIPATION & ELIGIBILITY

2. This Promotion is open to all HSBC individual customers who are:
 - a) registered users of and have a valid HSBC Online Banking and/or HSBC Mobile Banking account;
 - b) have a sole or joint savings/current-i, Everyday Global Account/-i and/or a Foreign Currency Account/-i with HSBC; and
 - c) performs any Foreign Exchange conversion (“**FX Conversion**”) as provided below:
 - (i) between a HSBC customer’s individual or joint accounts OR between a HSBC customer’s individual or joint account to another HSBC customer’s individual or joint account via HSBC Online Banking or HSBC Mobile Banking:
 - conversion of currency between MYR saving/current account-i and Foreign Currency Account/-i or Everyday Global Account/-i or vice versa; or
 - conversion of currency between one Foreign Currency Account/-i to another Foreign Currency Account/-i;
 - or
 - (ii) Telegraphic Transfer with currency conversion via HSBC Online Banking e.g. debiting customer’s HSBC MYR account for transfer to a non-HSBC GBP account in UK; or
 - (iii) Global Transfer with currency conversion via HSBC Online Banking e.g. debiting customer’s own HSBC MYR account for transfer to a SGD account in HSBC Singapore.

(hereinafter collectively referred to as the “**Eligible Customer(s)**”).

3. Permanent and/or contract employees of HSBC are not eligible to participate in this Promotion.
4. Existing Customers’ accounts which are closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Prize will be not be eligible to join and/or receive any Prize under this Promotion.
5. In respect to joint accounts, only the primary account holder is eligible to participate in this Promotion and stands to receive the Prize, if selected as a Winner in accordance with clause

11. For avoidance of doubt, a primary account holder is the first individual's name maintained in our system for joint accounts i.e. the first name that is indicated on the account statement.

6. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

7. An Eligible Customer stands to win a maximum of one (1) unit Prize throughout the Promotion Period subject to the term & conditions herein. For avoidance of doubt, the Eligible Customer is only entitled to win one (1) unit of Prize from HSBC / HSBC Amanah Online FX Reward Campaign.

8. To win the Prize, the Eligible Customer must earn promotion entries ("**Promotion Entries**") based on the Spend Criteria in Table 2 during the Promotion Period.

Table 2: Promotion Entries based on Spend Criteria

Spend Criteria	Number of Promotion Entry(ies)
Every RM5,000 (or equivalent amount in foreign currency) of FX Conversion Example: Eligible Customer transacted MYR53,000 of foreign exchange conversion between own accounts on HSBC Online Banking, he/she earns a total of 10 Contest Entries.	1

9. The total allocation of Prize to be given out throughout the Promotion Period is as set out in Table 3.

Table 3: Total Allocation of Prize

Prize	Units for each Promotion Month	Total Units Available for this Promotion
Tier 1: Cash Reward RM5,000.00	5	15
Tier 2: Cash Reward RM3,000.00	5	15
Tier 3: Cash Reward RM2,000.00	5	15
Total	15	45

10. The Prize is pooled with HSBC Online FX Reward Campaign Q1 2023. HSBC is the sole provider of the Prize in this Promotion.

11. The Prize Selection Process for each Promotion Month is as follows:

a. Each Promotion Entry is assigned with a serial number in HSBC's randomizer system.

- b. Within four (4) to six (6) weeks after the end of each Promotion Month, HSBC will pool together the Promotion Entries from the respective Promotion Month and perform a one (1) time randomization on the pooled Promotion Entries;
- c. The Promotion Entries that are ranked first (1st) to fifteen (15th) in each Promotion Month from the randomization result will be shortlisted as the Potential Winners (“**Potential Winner(s)**”).
- d. The Potential Winner(s) will receive an SMS within eight (8) to Twelve (12) weeks after the Promotion Month at the mobile numbers maintained in HSBC’s records, notifying them that they stand to receive the Prize, subject to answering a question via SMS correctly. The Potential Winner(s) must answer/reply via SMS correctly within five (5) calendar days from the date of receipt of the SMS. An SMS will then be sent to the Potential Winner(s) to confirm the winners (“**Winner(s)**”) for the Prize together with the Prize details.
- e. The Potential Winner(s) who (i) fail to answer the question via SMS correctly; or (ii) do not reply to the SMS within five (5) days from the date of receipt of the SMS, will be disqualified from winning the Prize.
- f. In the event HSBC has not selected a Winner due to non-compliance of clause 11(d) (including no mobile number maintained in HSBC’s records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in clause 11(c) to (f) shall be repeated up to four (4) rounds, and thereafter the Prize, if any, shall be forfeited.

12. The following terms and conditions apply to the Prize:

- a. The Prize is provided on an “as is” basis.
- b. The Prize is not transferable.
- c. The Prize will be credited within twenty (20) weeks after each Promotion Month to the Winner(s) sole or joint MYR saving or current account/-i or Everyday Global Account/-i and Winner(s) will be notified via SMS after Prize has been credited.
- d. HSBC reserves the right to substitute the Prize with any other item of similar value at any time with 3 days’ prior notice.

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.

14. HSBC may communicate to the Eligible Customers in relation to this Promotion via:

- a. via 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.

15. 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.

16. The below terms also applies:

- a. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
18. The Eligible Customers shall be responsible for any applicable taxes.
19. HSBC’s decision on all matters relating to this Promotion shall be final and binding.