

TERMS & CONDITIONS

HSBC International Education AUG Consultation Services and Offers (“Program”)

PROGRAM PERIOD

1. This Program is run 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. “**Program Period**” runs from **15 July 2024** to **14 July 2025**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Program is open to all HSBC Bank Premier and HSBC Amanah Premier Customers (“Eligible Customers”).

PROGRAM MECHANICS

4. Under this Program, Aused Consultants Services Sdn. Bhd. (Registration No. 0440653A) (“**AUG**”) will provide the following services to Eligible Customers or their children who wish to engage AUG student services, subject to the terms and conditions as stated below:
 - i. Provide complimentary education advisory regarding study options at AUG’s partner education institutions in Australia, Canada, Ireland, Malaysia, Singapore, Switzerland, the UK, and the USA.
 - ii. Assist in application and acceptance procedure into an education institution of choice represented by AUG
 - the applicant must meet the prerequisites and English language entry requirements of the institution prior to applying the education institution of choice.
 - Application Fee Waiver for Universities and Colleges Admissions Service (UCAS) application for the UK education institution up to five (5) choices of institution. The UCAS application must include three (3) AUG Student Services’ partner institutions out of the five (5) institution choices.
 - Application fee waiver up to three (3) it education institutions of choice which must be AUG Student Services partner institutions.
 - iii. Airport pick up for selected education institution upon arrival at study destination
 - HSBC Premier Customers or their children must be an international student.
 - Applicable only for new or commencement students.
 - Applicable to students enrolled to the selected education institution.
 - Airport pickup services policy is dependent on the selected education institution’s airport pickup service terms and conditions which shall be advised by AUG during consultation.
 - iv. Provide informative pre-departure seminars

- AUG will invite HSBC Premier Customers or their children to pre-departure seminars which provides crucial information for the students to prepare before arrival to study destination.
- v. Assistance with accommodation and travel arrangement
 - AUG will assist HSBC Premier Customers or their children to arrange for student accommodation at their study destination.
 - The cost of the student accommodation shall be borne by the customer.
 - vi. Testing centre (AUG Subang Jaya) – Pearson Test of English (PTE) UCAT, AEAS
 - AUG assist HSBC Premier Customers or their children to make arrangement to take for the English language assessments in AUG facilities as testing centre.
 - The cost of the assessment shall be borne by the customer.
 - vii. Application centre for IELTS / UAC / UCAS / SATAC / VTAC
 - AUG assist HSBC Premier Customers or their children to arrange for English language test assessments as per the prerequisite of the student's education institution.
 - The cost of the assessment shall be borne by the customer.
 - viii. Provides guidance for VISA application
 - AUG will provide HSBC Premier Customers or their children guidance for the VISA application as per customer request. The cost of the VISA application shall be borne by the customer.
 - ix. Exclusive study tours
 - Exclusive study tours for HSBC Premier Customers or their children with upgraded airline tickets, and hotels, subject to AUG terms and conditions and availability.
 - The cost of the Study tour shall be borne by the customer.
5. To be entitled for the application fees waiver for UCAS application and/or Australia institution application, the Eligible Customer must present any of the following HSBC Premier Credit or Debit Card/-i upon redemption:
 - (i) HSBC Premier Travel Credit Card;
 - (ii) HSBC/ HSBC Amanah Premier World Master Credit Card/-i; or
 - (iii) HSBC/HSBC Amanah Premier Visa Debit Card/i.
 6. The use of AUG's services by the Eligible Customer is subject to AUG Terms and Conditions. In the event of any discrepancy or inconsistency between these Terms and Conditions and AUG's Terms and Conditions, the latter shall prevail and apply,
 7. HSBC is not responsible for the quality of services offered and assumes no liability or responsibility for the acts or defaults of AUG and services offered above.
 8. HSBC is not an agent of AUG. Any dispute about the service standard must be resolved directly with AUG.

9. HSBC shall not be responsible nor shall accept any liabilities of any nature arising or suffered by the Customers or any third parties resulting directly or indirectly from the privileges and/or the services supplied by AUG.

GENERAL TERMS & CONDITIONS

10. HSBC reserves the right to amend the terms and conditions herein or cancel this Program , if necessary, with 3 days' prior notice.
11. HSBC may communicate to the Eligible Customer in relation to this Program via:
 - a) via electronic means;
 - b) press advertisements;
 - c) notice in the Eligible Cardholder's credit/debit 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.

12. These Terms and Conditions are in addition and must be read together with the respective product(s) and/or service(s) terms and conditions and the relevant banking agreements referred to in this Program In the event of inconsistency, these terms shall prevail in relation to this Program
13. The below terms also applies:
 - (i) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC Bank and HSBC Amanah Cardholder Agreements; and
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.

HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

14. The Eligible Cardholder shall be responsible for any applicable taxes, if any.
15. HSBC's decision on all matters relating to this Program shall be final and binding.