

TERMS & CONDITIONS

HSBC 2023 Online Credit Card Referral Programme ("**Promotion**")

1. 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**").

PROMOTION PERIOD

2. "**Promotion Period**":
 - a. "**Referral Period**" runs from **01 September 2023** to **30 November 2023**, both dates inclusive for Eligible Customer (as defined in clause 3) to refer a Potential Customer (as defined in Clause 3) to apply for a Participating HSBC Credit Card/-i in accordance with the terms and conditions herein;
 - b. "**Successful Referral Period**" runs from **01 September 2023** to **31 December 2023**, both dates inclusive for the Potential Customer who successfully apply for the Participating HSBC Credit Card/-i and activate it; and
 - c. "**Welcome Period**" is 60 days from the date of HSBC welcome letter for the new Participating HSBC Credit Card/i(s).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing to bank customer who is a resident of Malaysia and having any of HSBC savings or current MYR account/-i, Home Smart/-i or HSBC Credit Card/-i or Personal Financing-i ("**Eligible Customer(s)/Referrer(s)**") who introduce potential customer to apply for any Participating HSBC Credit Card/-i (as set out in Table 1 below) during the Referral Period ("**Potential Customer(s)/Referee(s)**").

Table 1: Participating HSBC Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC TravelOne Credit Card• HSBC Visa Signature Credit Card• HSBC Visa/Mastercard Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i

4. Eligible Customer(s) who are in the following categories are **not eligible** to participate in the Promotion:
 - a. Permanent and/or contract employees of HSBC or other HSBC group entities) and their immediate family members (spouse, children, parents, brothers and sisters);
 - b. Non-individuals or corporate HSBC customers; and
 - c. Non Malaysian resident.
5. A Potential Customer must:
 - a. be a New Primary Cardholder, herein defined as cardholders who currently does not hold any existing Participating HSBC Credit Card/-i(s) (as set out in Table 1);
 - b. who have attained the age of 21 years;
 - c. a Malaysian citizen and residing in Malaysia; and
 - d. not be the same person as Referrer.

6. Potential Customer(s) who are in the following categories are **not eligible** to participate in this Promotion:
 - a. Permanent and/or contract employees of HSBC or other HSBC group entities and their immediate family members (spouse, children, parents, brothers and sisters);
 - b. Cardholder(s) who is an existing primary cardholder of HSBC Credit Card/-i(s) who applies for another new primary Participating HSBC Credit Card/-i(s);
 - c. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion; and
 - d. Cardholder(s) who are participating in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties, except the HSBC 2023 Online eVoucher Acquisition Promotion.
7. Eligible Customer(s)/ Potential Customer(s) whose accounts with HSBC are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled; during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

8. Each Referrer **must** during the Referral Period:
 - a. Obtain consent from the Referees to:
 - i. disclose his/her name and/or contact details to HSBC; and
 - ii. for HSBC to contact him/her for the purpose of this Promotion; and
 - b. submit both Referrer and Referee(s) details with complete information via <https://www.hsbc.com.my/forms/refer-family-friends/>
 - c. Each Referrer is allowed to submit multiple entries with a maximum of 5 Referees per referral form ("**Form**"); and
 - d. Provide consent for HSBC to disclose Referrer's details to Referees as the source of referral.
9. A referral is deemed successful after a Referee fulfills the following conditions during the Successful Referral Period:
 - a. Apply for any Participating HSBC Credit Card/-i through HSBC Malaysia website only and must complete the application, including submission of necessary income documents;
 - b. Activate his/her newly approved Participating HSBC Credit Card/-i and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter within the Welcome Period; and
 - c. Referee's contact information provided on Form must match with information provided in the Referee's Participating HSBC Credit Card/-i application form.("Successful Referral").

REFERRAL TERMS & CONDITIONS

10. Referrer stands to receive RM100 eVoucher ("**eVoucher**") (as specified in Table 2 below) per Successful Referral as illustrated in Table 2, on a first-come-first-served basis and subjected to the terms and conditions herein.

Table 2: eVoucher*

***The available eVoucher are: Shopee, Grab Ride, Grab Food, Klook, Zalora, and Touch & Go**

Promotion Month	eVoucher (per Successful Referral)	Max. eVoucher a Referrer can receive
01 September – 30 September 2023	RM100	RM500
01 October – 31 October 2023	RM100	RM500
01 November – 30 November 2023	RM100	RM500

11. Referrer is allowed to submit multiple entries with a maximum of 5 Referees per Form and is only eligible to receive up to RM500 eVoucher per Promotion Month for Successful Referral within the Referral Period. This Promotion has a maximum capping up to RM1,500 eVoucher per Referrer throughout the Promotion Period to be given out on a first-come-first-served basis and subjected to the terms and conditions herein. The maximum allocation for this Promotion is up to RM15,000. HSBC Bank is the sole provider for all the eVoucher under this Promotion.
12. In the event HSBC receives two (2) or more Forms from Referrer for the same Referee, only the earliest Form submitted will be taken into consideration in determining whether a Successful Referral was made.
13. Referrer will receive one (1) allocated Unique ID of the total eligible eVoucher via email address maintained in HSBC's records, followed by an SMS notification within eight (8) to twelve (12) weeks after the Promotion Period.
14. Referrer shall visit the website of HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd, at dcode.3ex.com.my/hsbcacqrr to redeem the eVoucher (eVoucher selection) using the allocated Unique ID and the last 6-digit if ID card number. Referrer will only be able to select one type of eVoucher from the list of available eVoucher partners during redemption. For avoidance of doubt, a Referrer can choose up to 3 types of eVoucher throughout the Promotion Period.
15. The selected eVoucher will be delivered to Eligible Cardholder's email address maintained in HSBC's records and shall be valid for a period of six (6) months from the date of receiving the email containing the eVoucher.
16. The eVoucher is not transferable and cannot be exchanged for cash, credit or in kind and is applicable for one (1) time redemption only. Any unutilized eVoucher that has expired will not be replaced by HSBC.
17. Shopee, Grab, Klook, Zalora and Touch & Go are not participants in or sponsors of this Promotion. The trade name and logo of these companies are trademarks belonging to Shopee Pte Ltd, Grab Holdings Inc, Klook Travel Technology Sdn. Bhd. Zalora Group and Global Fashion Group and Touch 'n Go Sdn. Bhd. respectively. We are not in any way endorsing, sanctioning, approving or supporting the use of any brand or merchandise sold by the respective company. Any query and/or dispute on the usage of the eVoucher must be directed to and resolved directly with the respective company.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. 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.
20. 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.
21. 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 2023 Online eVoucher Acquisition Promotion which are available at <https://sp.hsbc.com.my/cc-apply-online/pdfs/linked/terms-and-conditions-hsbc-2023-cashback-and-evoucher-acquisition-promotion.pdf>;
 - (iv) HSBC TravelOne Credit Card 2023 Online eVoucher Acquisition Promotion and
 - (v) HSBC's Notice Relating to the Personal Data Protection Act 2010.
22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Cardholders shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.