

**AMENDED TERMS & CONDITIONS**  
*Travel Care Premier Elite Campaign ("Promotion")*

**PROMOTION PERIOD**

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("**HSBC Bank**") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("**Allianz General**") which is distributed by HSBC.
2. "**Promotion Period**" runs from 06 March 2024 to 31 December 2024 (both dates inclusive).

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to HSBC Premier customers who purchase Travel Care Annual Plan (Worldwide Policy) ("**Participating Insurance Product**") during the Promotion Period using HSBC cards via HSBC channels listed in table below:

<b>Channels</b>	<b>HSBC Cards</b>
HSBC Malaysia Mobile Banking App	<ol style="list-style-type: none"><li>i. Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia (primary credit card/-i only).</li><li>ii. Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.</li></ol>
HSBC Online Banking	<ol style="list-style-type: none"><li>i. Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia (primary credit card/-i only).</li><li>ii. Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.</li></ol>
HSBC Website	<ol style="list-style-type: none"><li>i. Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia (includes primary and supplementary credit card/-i only); or</li><li>ii. Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia.</li></ol>

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

4. For the purpose of this promotion, new or existing HSBC Premier customers must meet and continuously having a Total Relationship Balance (TRB) of at least RM 3,000,000.

Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

HSBC Premier customer who maintain a TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.

5. The following categories of persons are not eligible to participate in this Promotion:
  - i. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period; and
  - ii. Non-individual or corporate HSBC Credit Card/-i Cardholders.

**PROMOTION MECHANICS**

6. Eligible Customer(s) who fulfil the following criteria will receive the Touch 'n Go eWallet Reload PIN ("**Gift**"):

- i. The Eligible Customer(s) purchase the Participating Insurance Product will receive 30% cashback from the Participating Insurance Product premium in the form of Touch 'n Go eWallet Reload Pin.
  - ii. The purchase must be made with HSBC cards as stipulated in clause 3 during the Promotion Period via HSBC Malaysia Mobile Banking App, HSBC Online Banking or HSBC Website; and
  - iii. The application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.
7. The maximum cashback for each policy is capped at RM150.
8. The Gift is available in denominations of RM5, RM10, RM15 (multiples of RM5) up until RM150. Cashback is rounded up to the nearest denomination.

#### **Example 1**

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM200 during the Promotion Period, Eligible Customer(s) will receive a Gift of RM60.

#### **Example 2**

If Eligible Customer(s) purchase two (2) Participating Insurance Products with premium of RM100 each during the Promotion Period, Eligible Customer(s) will receive two (2) Gift of RM30 each.

#### **Example 3**

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM1,000 during the Promotion Period, Eligible Customer(s) will receive a Gift of RM150 as the maximum cashback for each policy is capped at RM150.

#### **Example 4**

If Eligible Customer(s) purchase a Participating Insurance Product with premium of RM480 during the Promotion Period. Eligible Customer(s) will receive a Gift of RM145 as the cashback is rounded up to the nearest denomination of RM5 multiples.

9. Each Eligible Customer(s) will receive the Gift in the form of a reload pin via SMS sent to the Eligible Customer(s) mobile number registered in the purchase details when purchased the Participating Insurance Product by Allianz General within 2 months after the application and payment of insurance premium accepted by Allianz General.
10. The Participating Insurance Product purchased by the Eligible Customer(s) must not have been terminated during the Promotion Period in order for the Eligible Customer(s) to receive the Gift.
11. The Gift is not transferable and non-exchangeable for cash, credit or in kind and is applicable for one (1) time redemption only. The Gift received will be valid for a period of 3 months and must be reloaded to the valid Touch 'n Go eWallet.
12. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. 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.
13. All other terms and conditions of the Participating Insurance Product shall apply.

#### **GENERAL TERMS & CONDITIONS**

14. 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.

15. 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.
16. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
  - i. electronic means;
  - ii. press advertisements;
  - iii. display at its business premises; or
  - iv. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.
17. 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, these terms shall prevail in relation to this Promotion.
18. The below terms also apply:
  - i. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://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; and
  - v. Allianz Travel Care Policy Wording for Domestic and Overseas.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Customer(s) shall be responsible for any applicable taxes.
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.
22. 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.