TERMS & CONDITIONS
HSBC Bank/HSBC Amanah Spend & Reward 3 Promotion *("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**" runs from **1 September 2026 to 31 October 2026,** both dates inclusive, comprising the following periods: -

Promotion Month	Promotion Dates
1	1 September 2026 – 30 September 2026
2	1 October 2026 – 31 October 2026

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to the primary and/or supplementary credit cardholders of the following participating HSBC Bank/HSBC Amanah Credit Card/-i(s) as set out in Table 1 below who receive an SMS and/or email invitation from HSBC ("**Eligible Cardholder(s)**") to participate in this Promotion.

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

HSBC Bank Credit Card	• HSBC TravelOne Credit Card • HSBC Live+ Credit Card • HSBC Visa Signature Credit Card • HSBC Platinum Mastercard • HSBC Visa Platinum Credit Card
HSBC Amanah Credit Card-i	• HSBC Amanah MPower Visa Platinum Credit Card-i • HSBC Amanah MPower Visa Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
   a. Cardholder(s) who are deceased, or whose Participating HSBC Bank/HSBC Amanah Credit Card/-(s) are blacklisted, suspended, cancelled, close, delinquent, at any time during the Promotion Period or at the time of reward fulfilment; and
   b. Cardholder(s) of company and/or corporate HSBC Bank/HSBC Amanah Credit Card/-i(s).

REGISTRATION MECHANICS

5. Registration is required to participate in this Promotion.

- **Eligibility:** Eligible Cardholders who receive an invitation from HSBC via SMS and/or email can register and participate in the Promotion.
- **How to register:** Reply "**R3**" to **62308** from the mobile number registered with HSBC during the Promotion Period. Standard telecommunication charges apply for each SMS sent.
- **Confirmation:** Upon successful registration, the Eligible Cardholder will receive an SMS confirmation from HSBC at no cost. If the registration SMS is incomplete and/or invalid, HSBC will send an SMS notification at no cost requesting the Eligible Cardholder to re-submit the registration SMS in the required format.

PROMOTION MECHANICS

6. Eligible Cardholders who, during the Promotion Period, **spend a minimum of RM10,000** in Eligible Spend using their Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) in a single or cumulative receipts/transactions ("**Spend Target"**), or the equivalent amount in foreign currency, will be entitled to receive **RM400 cashback** ("**Cashback**"), subject to the terms and conditions herein and as illustrated in Table

Table 2: Spend Target and Cashback during the Promotion Period

Spend Target per Eligible Cardholder	Cashback per Eligible Cardholder	Number of Cashback Units available throughout this Promotion	Total Cashback throughout this Promotion
Minimum RM10,000	RM400	80	RM32,000

The total allocation Cashback/Units to be given out under this Promotion are pooled together with the HSBC Bank/HSBC Amanah Spend & Reward 3 Promotion. For avoidance of doubt, HSBC Bank is the sole provider for all Cashback in this Promotion.

7. "**Eligible Spend**" means transactions charged to any of the Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) including the supplementary credit card(s) within the Promotion Period:
   a. Includes: all online transactions, local and overseas retail transactions, 0% instalment plans; and
   b. Excludes: e-wallet top ups, cash advances, Cash Instalment Plan, Balance Transfer Instalment, standing instructions/auto-billing, management fees, credit card annual fees and credit card service tax.

8. Each Eligible Cardholder who meets the Spend Target is eligible to receive a maximum of **one (1) unit of Cashback for this Promotion, on a first-come-first-served basis** throughout the Promotion Period.

9. Both Primary and supplementary/ies cardholders spend will be taken into account to meet the Eligible Spend. If the Eligible Cardholder holds multiple Participating HSBC Bank/HSBC Amanah Credit Card/-i accounts, Eligible Spend made by the Primary Eligible Cardholder and his/her supplementary/ies cardholder(s) on all Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be consolidated under the Primary Eligible Cardholder account and will not be assessed individually to meet the respective Eligible Spend for the Promotion.

   Example: Cardholder A holds an HSBC Visa Signature Credit Card*, an HSBC Platinum Mastercard Credit Card and 2 supplementary HSBC Platinum Credit Cards. All Eligible Spend made with these cards will be consolidated to the primary credit card account to meet the Spend Target.*

10. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC's system. HSBC shall not be held responsible for any late posting. Any conversion of foreign currency transaction into Ringgit Malaysia will be determined based on the exchange rate and any applicable fees applied by HSBC at the time the transaction is posted to the credit card account.

11. For the last unit of Cashback, in the event of a tie in transaction time and/or amount, the Eligible Cardholder with the higher-ranking card type of the Participating HSBC Bank/HSBC Amanah Credit Card/-i will get the last unit of Cashback.

    For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order:

    HSBC TravelOne Credit Card, HSBC Live+ Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.

    Example: If Customer A (holding HSBC Live+ Credit Card) & Customer B (holding HSBC Platinum MasterCard Credit Card) both meet the Spend Target at the same time & day, Customer A is eligible for the Cashback.

12. The Cashback will be credited into the Primary Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) account within six (6) to twelve (12) weeks after the end of the Promotion, which will be reflected in the Eligible Cardholders' monthly credit card statement after the Cashback has been credited.

13. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Cashback to any third party other than the Eligible Cardholders.

14. If any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, the Cashback will be forfeited and will not be credited into the Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s).

GENERAL TERMS & CONDITIONS

15. 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 Eligible Cardholders to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholders as a direct or indirect result of the act of cancellation.

16. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via
    i. via electronic means;
    ii. press advertisements;
    iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
    iv. display at its business premises; or
    v. notice on HSBC internet website(s);

    such notices shall be deemed to be effective on and from the 4th day after its delivery.

17. These Terms and Conditions are in addition and must be read together with the respective products(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:
    a. HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com;
    b. HSBC Cardholder Agreement;
    c. HSBC Tariffs and Charges;
    d. HSBC's Notice Relating to the Personal Data Protection Act 2010.

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 Cardholder shall be responsible for any applicable taxes.

21. HSBC's decision on all matters relating to this Promotion shall be final and binding.