

TERMS & CONDITIONS

HSBC Spend, Save & Maintain Promotion 2025 ("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**" consists of:
 - (a) "**Sign-Up Period**" runs from **01 October 2025 to 31 January 2026**, both dates inclusive.
 - (b) "**Welcome Period**" means 60 days from the date stated in the Credit Card mailer or by 31 March 2026, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to the following categories of customers who apply for at least one (1) Savings Account and/or one (1) Credit Card as set out in Table 1 below during the Sign-Up Period:
 - (a) New to Bank customers;
 - (b) Existing Primary Cardholders; and
 - (c) Existing Supplementary Cardholders
(collectively referred to as "**Eligible Customer(s)**").

Table 1: Participating Product(s)

Participating Savings Account ("Savings Account")	• HSBC Advance Account • HSBC Advance Everyday Global Account *only sole account(s) are eligible
Participating HSBC Credit Card ("Credit Card")	• HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Live+ Credit Card • HSBC Amanah MPower Platinum Credit Card-i

4. For the purpose of this Promotion:
 - (a) "**New to Bank Customers**" is defined as new customers who do not hold any existing HSBC Bank or HSBC Amanah products in the past 12 months prior to the starting date of the Promotion Period.
 - (b) "**Existing Primary Cardholders**" is defined as existing customers who hold only HSBC primary credit card/-i(s) and do not maintain any other banking products with the Bank.
 - (c) "**Existing Supplementary Cardholders**" is defined as existing customers who hold only HSBC supplementary credit card/-i(s) and do not maintain any other banking products with the Bank.
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Existing Customers who have cancelled his/her HSBC banking products in the past twelve (12) months prior to the date of application for the Participating Product(s) under this Promotion; and/or
 - (b) Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or
 - (c) Customer(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels; and/or
 - (d) Customer(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - (e) Cardholder(s) whose HSBC Credit Card/-i(s) has been upgraded or downgraded to any Participating HSBC Credit Card/-i; and/or
 - (f) Non individual or corporate customers; and/ or
 - (g) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Participating Savings Account and/or Participating HSBC Credit Card are dormant/inactive, invalid, delinquent, suspended or closed/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

7. Eligible Customer who fulfils the following criteria during the Promotion Period is entitled to receive Rewards as illustrated in Table 2, subject to the terms and conditions herein:-

- (a) Apply for Participating Product(s) through the Eligible Channels and complete the application, including submission of necessary documents; and
 - (b) Fulfil the Participating Criteria as set out in Table 2 below
- (the “Participating Criteria”).

Table 2: Participating Criteria & Rewards

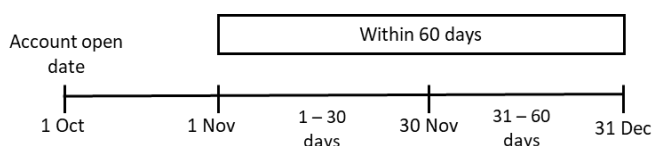
Customer Segment	Product(s) Applied For	Eligible Channels	Participation Category	Participating Criteria	Rewards
(i) New to Bank (ii) Existing Supplementary Cardholders	Savings Account & Credit Card	i. HSBC Branches ii. Mobile Sales	1a	i. Fund in minimum RM3,000 into Savings Account within 60 days ³ ; <u>and</u> ii. Minimum RM3,000 Retail Spend on Credit Card within Welcome Period	RM300 Cashback + 24” Samsonite luggage ¹ (“ Samsonite luggage ”)
			1b	i. Maintain minimum TRB ² of RM30,000 & above within 60 days ³ ; <u>and</u> ii. Credit Card applied for must be approved	RM600 Cashback
Existing Primary Cardholders	Savings Account	i. HSBC Branches ii. Mobile Sales iii. Tele-sales	2a	Maintain minimum TRB ² of RM30,000 & above within 60 days ³	RM600 Cashback

Note:

¹ Samsonite luggage is to be given out on first come first served basis and the total units to be given out are 1,000 units.

² 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-compliant Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bond/Sukuk, and/or Cash Value from Family Takaful/Life Insurance products with investment-linked and savings components.

³ 60 days will be calculated from the 1st day of the next calendar month following the day of account opening. Please see illustration below:



8. For the purpose of Category 1b and 2a under this Promotion, TRB will be calculated based on **Monthly Average TRB**:

$$\text{Monthly Average TRB} = \frac{\text{sum of daily day-end TRB for a given month within the 60 days}^3}{\text{number of days in that month}}$$

9. An illustration on **Monthly Average TRB** using 30-day calendar month:

Date	Daily Day-End TRB
1 st to 15 th (15 days)	RM 50,000
16 th to 30 th (15 days)	RM 35,000

Total Daily Day-End TRB	(RM 50,000 x 15 days) + (RM 35,000 x 15 days) = RM 1,275,000
Number of days in the month	30 days
Monthly Average TRB	RM 1,275,000 / 30 days = RM 42,500

10. To be eligible for the Rewards under Category 1a,

- i) **“Retail Spend(s)”** for this Promotion are those transactions that are charged to the Participating HSBC Credit Card, which includes spends on its supplementary card (if any) (single or cumulative receipt):
 - (a) **includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and
 - (b) **excludes:** Cash Advance, Late Payment Fee, Interest Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Conversion Plan (**“BCP”**), Balance Transfer Instalment (**“BTI”**), Cash Instalment Plan (**“CIP”**), Card Instalment Plan (**“IPP”**) and Smart Cash Plus (**“SCP”**).
- ii) Retail Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period in HSBC’s system and HSBC will not be held responsible for any late posting.
- iii) Fund in of minimum RM3,000 for this Promotion must be a single transaction amount of RM3,000 deposited into the Participating Savings Account in any one month within the 60 days³.

11. To be eligible for the Rewards under Category 1a or 1b, the following requirements must be met:

- (i) the first Participating Product (either Participating Savings Account or Participating Credit Card) signed up must be within Sign-Up Period; and
- (ii) the application dates for the Participating Savings Account and Participating Credit Card should not be more than 30 days apart.

12. To be eligible for the RM600 Cashback under Category 1b and 2a, Eligible Customer(s) must meet the minimum TRB of RM30,000 in any one month within the 60 days³.

13. Please refer to the Table 3 below for the illustrations on Rewards entitlement:

Table 3: Illustrations on Rewards entitlement

Customer Segment	Product(s) Applied For	Fund in minimum RM3,000 into Savings Account within 60 days ³ and spend RM3,000 on Credit Card within 60 days from card approval date	Maintain minimum TRB ² of RM30,000 & above within 60 days ³	Total Rewards
New to Bank and Existing Supplementary Cardholders	Savings Account & Credit Card	√ (Get RM300 Cashback+ Samsonite luggage ¹)	√ (Get RM600 Cashback subject to Credit Card being approved)	RM900 Cashback + Samsonite luggage ¹
	Savings Account & Credit Card	× (No reward)	√ (Get RM600 Cashback subject to Credit Card being approved)	RM600 Cashback
	Savings Account & Credit Card	√ (Get RM300 Cashback+ Samsonite luggage ¹)	× (No reward)	RM300 Cashback + Samsonite luggage ¹

	Savings Account only	Not entitled for any reward	Not entitled for any reward	Not entitled for any reward
	Credit Card only	× (No reward)	× (No reward)	Not entitled for any reward
Existing Primary Cardholders	Savings Account		√ (Get RM600 Cashback)	RM600 Cashback
	Savings Account		× (No reward)	Not entitled for any reward

TERMS & CONDITIONS FOR REWARDS

14. The Rewards will be fulfilled within the timeline set out in table below:

Product Applied For	Category	Rewards	Fulfilment Method & Timeline
Savings Account & Credit Card	1a	RM300 Cashback + Samsonite luggage	- Cashback will be credited to Eligible Customer's Participating Credit Card within 60 days after the Participating Criteria is fulfilled and will be reflected in the Participating Credit Card statement the following month after crediting. - Samsonite luggage will be delivered to the address as per HSBC record within 120 days after the Participating Criteria is fulfilled.
Savings Account	1b / 2a	RM600 Cashback	Cashback will be credited to Eligible Customer's first HSBC primary credit card/-i within 60 days after the Participating Criteria is fulfilled and will be reflected in the Eligible Customer's first HSBC primary credit card/-i statement the following month after crediting.

15. The Rewards are not transferable and cannot be exchanged for cash, credit or in kind.

16. HSBC reserves the right to substitute the Reward with any other item of similar value at any time with three (3) days prior notice.

Cashback

17. In the event the Eligible Customer applies for more than one (1) Participating Savings Account and/or Participating Credit Card, the Eligible Customer is only entitled to receive the Reward once under each category.

18. If the Eligible Customer hold more than one (1) HSBC primary credit card/-i including the Participating Credit Cards applied during the Promotion Period, the Cashback will be credited to the Eligible Customer's first HSBC primary credit card/-i.

Samsonite Luggage

19. The total units of the Samsonite luggage to be given out are 1,000 units, on first come first served basis. The total allocation of the units to be given out is pooled together with HSBC Amanah Spend, Save & Maintain Promotion 2025. HSBC Bank is the sole provider of Samsonite luggage in this Promotion.

20. The Samsonite luggage will be couriered to the Eligible Customer's address as maintained in HSBC's records. HSBC will not entertain any early fulfilment request or request to deliver the Samsonite luggage to an overseas address, a P.O Box address and/or address other than that maintained in HSBC's record. During the call for delivery address confirmation, Eligible Customers with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Samsonite luggage on his/her behalf.

21. HSBC will contact the Eligible Customers at the registered phone number maintained in HSBC's records to notify the Eligible Customers on the details of the authorised agent who will be contacting the Eligible Customers for delivery address confirmation.

22. HSBC may process Eligible Customers' information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and HSBC's Universal Terms and Conditions and disclose pertinent information to the fulfilment agency to facilitate delivery of the Samsonite Luggage to the Eligible Customers.

23. The Samsonite luggage is given on an “as is” basis, in any colour and model that is available and does not include any accessories or items shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
24. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Samsonite luggage under this Promotion.
25. Any loss or damage to the Samsonite luggage is passed on to the Eligible Customers upon delivery.
26. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsement, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Samsonite luggage.
27. Samsonite is not a participant in or sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Samsonite. We are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Samsonite. Any query and/or dispute on the quality and usage of the luggage must be directed to and be resolved directly with Samsonite.

GENERAL TERMS & CONDITIONS

28. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
29. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer’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.
30. 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.
31. The below terms also apply:
 - a. HSBC Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
 - b. HSBC Cardholder Agreement;
 - c. HSBC Tariffs and Charges; and
 - d. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
32. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
33. The Eligible Customer(s) shall be responsible for any applicable taxes.
34. HSBC’s decision on all matters relating to this Promotion shall be final and binding.