TERMS & CONDITIONS

HSBC Supplementary Cards Acquisition Promotion Q4 2026 *("**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. "**Sign-Up Period**" runs from **19 October 2026 to 31 December 2026,** both dates inclusive for customers to apply for a primary Participating HSBC Credit Card/-i; and

   b. "**Welcome Period**" means 60 days from the date stated in the card mailer or by 1 March 2027, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing primary Cardholders who apply at least one of the following supplementary Participating HSBC Credit Card/-i as set out in Table 1 below **("Eligible Customer(s)")** during the Sign-Up Period:

Table 1: Participating HSBC Credit Card/-i

HSBC Bank Malaysia Berhad	• HSBC Premier World Travel Credit Card • HSBC Premier World Mastercard Credit Card • HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Live+ Credit Card
HSBC Amanah Malaysia Berhad	• HSBC Amanah Premier World Mastercard Credit Card-i • HSBC Amanah MPower Platinum Credit Card

4. The following categories of persons are **not eligible** to participate in this Promotion:

   a. Cardholders who apply for a supplementary Participating HSBC Credit Card/-i for an individual who already holds a primary HSBC Credit Card/-i; and/or

   b. Existing Cardholder(s) who have cancelled any of his/her Participating HSBC Credit Card/-i(s) in the past twelve (12) months prior to the date of credit card application under this Promotion; and/or

   c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or

   d. Cardholder(s) who have already participated in any other concurrent supplementary HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties; and/or

   e. Eligible Customer(s) whose supplementary Participating HSBC Credit Card/-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Reward will not be eligible to join and/or receive any Reward under this Promotion.

PROMOTION MECHANICS

5. Eligible Customer(s) who fulfills the following criteria is entitled to receive Reward(s) as per Table 2 on a first come first serve basis, subject to the terms and conditions herein:-

   a. Apply for any supplementary Participating HSBC Credit Card/-i(s); AND

   b. Meet the Spend Criteria as set out in Table 2 below,

   (collectively, the "**Participating Criteria**").

Table 2: Rewards

Spend Criteria	Rewards
Spend at least five (5) Retail Spend transaction of minimum RM50 each within the Welcome Period using the supplementary Participating HSBC Credit Card/-i	RM50 Cashback

6. Each Eligible Customer stands to receive up to two (2) units of Cashback throughout the Promotion Period regardless of the number of supplementary Participating HSBC Credit Card/-i(s) meeting the Participating Criteria.

7. **"Retail Spend(s)**" for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i (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/Compensation, Interest/Profit 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 Transfer Instalment ("**BTI**"), Cash Instalment Plan ("**CIP**"), Card Instalment Plan (**"IPP"**) and Smart Cash Plus ("**SCP**").

8. For avoidance of doubts, 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.

CASHBACK TERMS & CONDITIONS

9. The Cashback will be credited to the Eligible Customer's corresponding Primary HSBC Credit Card/-i account associated with the Supplementary Participating HSBC Credit Card/-i which first satisfies Clause 5 above, within 120 days after the Welcome Period and this will be reflected in the primary Eligible Customer's HSBC Credit Card/-i statement in the following month after crediting.

10. The Cashback is not transferable and cannot be exchanged for cash, credit or in kind.

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

GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.

13. 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.

14. 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.

15. The below terms also apply:
    a. HSBC Bank and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
    b. HSBC Bank and HSBC Amanah Cardholder Agreement;
    c. HSBC Bank and HSBC Amanah Tariffs and Charges; and
    d. HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

17. The Eligible Customer(s) shall be responsible for any applicable taxes.

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