

TERMS & CONDITIONS

HSBC TravelOne Reward Points Acquisition Promotion 2023 (“Promotion”)

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“HSBC”)

PROMOTION PERIOD

2. “Promotion Period”:
 - a. “Sign-Up Period” runs from **16 May 2023 to 31 August 2023**, both dates inclusive; and
 - b. “Welcome Period” is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to individuals who apply for a primary HSBC TravelOne Credit Card (“**Participating HSBC Credit Card**”) for the first time during the Sign-Up Period. (“**Eligible Cardholder(s)**”)
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who is an existing primary cardholder of credit card/-i issued by HSBC or HSBC Amanah Malaysia Berhad (“**HSBC Amanah**”);
 - b. Cardholder(s) who have cancelled his/her HSBC/ HSBC Amanah credit card/-i within six (6) months prior to this Promotion;
 - c. Cardholder(s) who are participating in any other concurrent HSBC/ HSBC Amanah credit card/-i sign-up promotions via any channels either by HSBC or authorized third parties, except the HSBC Spend & Activate Cash Back Acquisition Promotion /HSBC Amanah Spend & Activate Cash Back Acquisition Promotion.
5. Eligible Cardholders whose Participating HSBC Credit Card and/or any other HSBC/HSBC Amanah credit card/-i(s) 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

6. Eligible Cardholders must during the Promotion Period:
 - a. Apply for a primary Participating HSBC Bank Credit Card through HSBC roadshows, branches, telesales or HSBC website;
 - b. Call to activate his/her newly approved Participating HSBC Bank Credit Card and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and
 - c. Use his/her Participating HSBC Bank Credit Card on Eligible Spend (as per Clause 7 below) within the Welcome Period in accordance with the Eligibility Action Criteria as set out in Table 1 below.

(the “**Participation Criteria**”).
7. “**Eligible Spend**” for this Promotion are those that are charged to the **Participating HSBC Credit Card** (single or cumulative receipt):
 - a. **includes**: local and overseas retail transactions (including online transactions), e-Wallet* top up, insurance, standing instructions/ auto-billing; and
 - b. **excludes**: Cash Advance, interest charges, credit card annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (“**BTI**”), Cash Instalment Plan (“**CIP**”).
8. *e-Wallet(s) means e-Wallet(s) in Malaysia only includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.
9. For avoidance of doubts, Eligible Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period and HSBC will not be held responsible for any late posting.

10. Eligible Cardholders stand to receive 300,000 Reward Points (“**Reward Points**”) and apply for Cash Instalment Plan at 3.88% (“**3.88% CIP Offer**”) upon meeting the Participation Criteria above and Eligibility Action Criteria as set out in Table 1, on a first come first served basis and subject to the terms and conditions herein.

Table 1: Promotion Eligibility Criteria

Offer (Each is a standalone offer)	Eligibility Action Criteria
300,000 Reward Points	Perform at least ten (10) Eligible Spend and ten (10) e-Wallet top up transactions within the Welcome Period (no minimum amount)
3.88% CIP Offer	Apply for CIP at 3.88% per annum (“ p.a. ”) interest rate during the application for Participating HSBC Credit Card

Illustrations for Reward Points:

	Illustration	Reward Points
1	Perform ten (10) Eligible Spend transactions and ten (10) GrabPay top up	300,000 Reward Points
2	Perform ten (10) Eligible Spend transactions and ten (10) FavePay top up	Not eligible as FavePay is not an eligible eWallet here
3	Perform ten (10) Eligible Spend transactions and eight (8) GrabPay top up	Not eligible as didn’t meet the eWallet top up criteria
4	Perform six (6) Eligible Spend transactions and ten (10) GrabPay top up	Not eligible as didn’t meet the Eligible Spend criteria

REWARD POINTS AND 3.88% CIP OFFER

Reward Points Terms & Conditions

11. Each Eligible Cardholder is entitled to receive **one (1) unit of 300,000 Reward Points only** throughout the Promotion Period regardless of the number of Participating HSBC Credit Card applied for.
12. The following terms and conditions apply to the Reward Points:-
- The Reward Points are not transferable and cannot be exchanged for cash, credit or in kind;
 - At the time when the Reward Points are to be credited to the Eligible Cardholder’s Participating HSBC Credit Card account, the card account MUST NOT be delinquent, and/or invalid or cancelled within HSBC Bank’s definition, otherwise the Reward Points will be forfeited.
 - If any Eligible Spend is disputed or alleged to be fraudulent within or after the Promotion Period but before the Reward Points is credited to an Eligible Cardholder, the Eligible Cardholder shall be disqualified from receiving the Reward Points under this Promotion.
 - The Reward Points may take up to 90 days after the end of Welcome Period to be credited into the Eligible Cardholders’ Participating HSBC Credit Card account and will be notified and reflected in the Eligible Cardholder’s Participating HSBC Credit Card statement in the following month of crediting.
 - HSBC will not entertain requests to credit the Reward Points into any other HSBC credit card account; exchange or substitute the Reward Points with any item, nor are Eligible Cardholders allowed to transfer or sell their Reward Points to any person.

- f. The Reward Points, once awarded, are valid for a period of three (3) years and must be redeemed prior to their expiry in accordance with the Terms and Conditions for HSBC TravelOne Rewards Programme. HSBC Bank will not entertain any request by the Eligible Cardholder or any other person for an extension of the validity of the Reward Points.

3.88% CIP Offer Terms & Conditions

13. An Eligible Cardholder may apply for CIP for cash advance via his/her Participating HSBC Credit Card at 3.88% p.a. interest rate and repay the cash advanced amount ("**CIP Amount**") together with the applicable interest rate in equal monthly instalments ("**CIP Monthly Instalment**") for a repayment period of 12 months ("**CIP Tenure**").
14. To participate in this 3.88% CIP Offer, Eligible Cardholder must apply for the CIP during the credit card application for the primary Participating HSBC Credit Card and in accordance to the terms below:
- i. By completing the CIP portion of the Participating HSBC Credit Card application form;
 - ii. At 3.88% p.a. interest rate for CIP tenure;
 - iii. Provide details of his/her Nominated Bank Account. '**Nominated Bank Account**' refers to an active bank account held with a banking institution licensed by Bank Negara Malaysia, nominated by the Eligible Cardholder to receive the transfer of the CIP Amount;
 - iv. After the Eligible Cardholder makes the above selections and nomination at the point of application, the Eligible Cardholder will not be able to change/alter the CIP Tenure, CIP Amount and/or the CIP Monthly Instalment; and
 - v. The minimum CIP Amount for the CIP application is RM1,000 and shall not exceed 60% of the newly approved credit limit of Eligible Cardholder's Participating HSBC Credit Card.
15. Each Eligible Cardholder can apply maximum of one (1) CIP only under this 3.88% CIP Offer regardless of the number of Participating HSBC Credit Card applied for under this Promotion.
16. In the event the CIP is applied together with Balance Transfer Instalment (BTI) and the combined amount of CIP and BTI exceeds 60% of the newly approved credit limit of the Participating HSBC Credit Card, the application for BTI shall take priority for approval. In this instance, the CIP Amount will be reduced to not be lower than RM1,000. However, if the CIP Amount is lower than RM1,000, HSBC reserves the right to reject the CIP application.
17. The transfer of the approved CIP Amount to Eligible Cardholder's Nominated Bank Account will commence within fourteen (14) working days from the date of HSBC welcome letter or fourteen (14) working days from the date of CIP application approved, notwithstanding that Eligible Cardholder's Participating HSBC Credit Card Account may remain inactive. The Eligible Cardholder will be notified of his/her approved CIP via SMS or letter sent to the Eligible Cardholder's mobile phone number or address respectively maintained in HSBC's records.
18. HSBC reserves the right to:
- i. Approve the CIP Amount applied;
 - ii. Approve the CIP Amount at a lower amount. HSBC will notify the Eligible Cardholder if the approved CIP amount is lower than what was applied for; or
 - iii. Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Eligible Cardholder with regards to the exercise of its discretion pursuant to this clause.
19. If the Eligible Cardholder wishes to opt for an early settlement of the CIP, EligibleCardholder shall give HSBC prior notice by calling HSBC Bank's Contact Centre at 03 8321 5400. Once the early settlement request is processed by HSBC, the total unbilled principal CIP Amount shall immediately become due and payable by the Eligible Cardholder as an outstanding amount in the Eligible Cardholder's Participating HSBC Credit Card account.
20. The CIP is also subject to HSBC Bank Cash Instalment Plan Terms and Conditions.

21. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
22. 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.
23. 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.
24. The below terms also applies:
 - (i) HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my;
 - (ii) HSBC Cardholder Agreement;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
25. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
26. The Eligible Cardholders shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.