

## TERMS & CONDITIONS

### HSBC Premier Cards Acquisition Promotion Q2 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 **01 April 2026 to 30 September 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 30 November 2026, whichever comes first.

#### PARTICIPATION & ELIGIBILITY

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

**Table 1: Participating** HSBC Credit Card/-i

"Premier Card"	<ul style="list-style-type: none"><li>• HSBC Premier World Travel Credit Card ("<b>Premier Travel Card</b>")</li><li>• HSBC Premier World Mastercard Credit Card</li><li>• HSBC Amanah Premier World Mastercard Credit Card-i</li></ul>
"Non-Premier Card"	<ul style="list-style-type: none"><li>• HSBC Visa Signature Credit Card</li><li>• HSBC TravelOne Credit Card</li><li>• HSBC Live+ Credit Card</li><li>• HSBC Amanah MPower Platinum Credit Card-i</li></ul>

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - (a) 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
  - (b) Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or
  - (c) Cardholder(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties; and/or
  - (d) Cardholder(s) who apply for a new primary Participating HSBC Credit Card/-i 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) Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia; and/or
  - (g) Eligible Customer(s) whose Participating HSBC Credit Card/-i are not activated, 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 & REWARD FULFILMENT

5. Eligible Customer(s) who fulfills the Participating Criteria is entitled to receive Reward as illustrated in Table 2 below, subject to the terms and conditions herein:-
  - a. Eligible Customer(s) must meet Premier or Premier Elite eligibility criteria when applying for any Participating HSBC Credit Card/-i(s);
  - b. Use the Participating HSBC Credit Card/-i on Retail Spend (defined in Clause 8 below) within the **Welcome Period** in accordance with the Spending Criteria as set out in Table 2 below; and

- c. Must have registered for HSBC Malaysia Mobile Banking and log into the HSBC Malaysia Mobile Banking app within the Welcome Period.

(the “Participating Criteria”).

**Table 2: Spending Criteria & Reward**

Customer	Apply for	Spending Criteria	Reward
Premier Elite	Premier Travel Card	Spend minimum RM3,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period.	Samsonite MODUS Spinner 69/25 Exp (“Samsonite Luggage”)
Premier Elite / Premier	First Premier Card		Samsonite MODUS Spinner 69/25 Exp (“Samsonite Luggage”)
	Second Premier Card		RM200 Cashback
	Non-Premier Card		RM200 Cashback

6. For the purpose of this Promotion,
- i. **“First Premier Card”** refers to first Premier Card applied by Eligible Customer(s) who does not hold any Premier Card in the past 12 months prior to the date of application;
  - ii. **“Second Premier Card”** refers to Premier Card applied by Eligible Customer(s) who currently holds a Premier Card.
7. Eligible Customer is entitled to receive one (1) unit of Samsonite Luggage, on a first come first served basis. The total units of the Samsonite Luggage to be given out is 500 units which is pooled together with HSBC Amanah Premier Cards Acquisition Promotion Q2 2026.
8. “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/Finance 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”).
9. 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.
10. HSBC will contact the Eligible Customers at the registered phone number maintained in HSBC Bank’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.
11. The Samsonite Luggage will be couriered within sixteen (16) weeks after the end of Welcome Period to the Eligible Customer’s address as maintained in HSBC’s records. HSBC will not entertain any early fulfillment 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, the Eligible Customer with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Samsonite Luggage on behalf of the said Eligible Customer.
12. HSBC may process Eligible Customer’s 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 authorized agent to facilitate delivery of the Samsonite Luggage to the Eligible Customers.

### **SAMSONITE LUGGAGE TERMS & CONDITIONS**

13. The Samsonite Luggage is not transferable and cannot be exchanged for cash, credit or in kind.
14. HSBC reserves the right to substitute the Samsonite Luggage with any other item of similar value at any time with three (3) days prior notice.
15. The Samsonite Luggage is given on an “as is” basis, in any model and colour 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.
16. 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.
17. Any loss or damage to the Samsonite Luggage is passed on to the Eligible Customers upon delivery.
18. 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.
19. Samsonite is not a participant in or sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Samsonite. HSBC is 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 Samsonite Luggage must be directed to and be resolved directly with Samsonite.

### **CASHBACK TERMS & CONDITIONS**

20. The Cashback will be credited into the Eligible Customer’s Participating HSBC Credit Card/-i account which first satisfies Clause 5 above, within 120 days after the Welcome Period and will be reflected in the Eligible Customer’s Participating HSBC Credit Card/-i statement in the following month after crediting.
21. The Cashback is not transferable and cannot be exchanged for cash, credit or in kind.
22. HSBC reserves the right to substitute the Cashback with any other item of similar value at any time with three (3) days prior notice.

### **GENERAL TERMS & CONDITIONS**

23. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
24. 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 4<sup>th</sup> day after its delivery.
25. 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.
26. The below terms also apply:
  - a. HSBC Bank 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) ;
  - 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.

27. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
28. The Eligible Customer(s) shall be responsible for any applicable taxes.
29. HSBC's decision on all matters relating to this Promotion shall be final and binding.