

AMENDED TERMS & CONDITIONS

HSBC 2023 Online eVoucher Acquisition Promotion ("**Promotion**")

This Amended Terms and Conditions for HSBC 2023 Online eVoucher Acquisition Promotion will supersede the existing HSBC 2023 Online Cashback and eVoucher Acquisition Promotion with effect from 20 March 2023..

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 **1 February 2023 to 31 December 2023**, both dates inclusive for customers to apply for a primary Participating HSBC Bank Credit Card and HSBC Amanah Credit Card-i (collectively as "**Participating HSBC Credit Card/-i(s)**"); and
 - b. "**Welcome Period**" is 60 days from the date of HSBC welcome letter for the new HSBC Credit Card/i(s).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new to bank/ New Primary Cardholders who apply at least one of the following primary Participating HSBC Credit Card/-i(s) for the first time as set out in Table 1 below ("**Eligible Cardholder**") during the Sign-Up Period.

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

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier Travel Mastercard Credit Card• HSBC Premier World Mastercard Credit Card• HSBC Visa Signature Credit Card• HSBC Visa/Mastercard Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World Mastercard Credit Card-i• HSBC Amanah MPower Platinum Credit Card-i

4. "**New Primary Cardholders**" are defined as new primary cardholders of HSBC Credit Card/-i(s) who currently does not hold any existing HSBC Credit Card/-i(s).
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who is an existing primary cardholder of HSBC Credit Card/-i(s) who applies for another new primary Participating HSBC Credit Card/-i(s);
 - b. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion;
 - c. Cardholder(s) who are participating in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties.
6. Eligible Cardholders whose primary Participating HSBC Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfillment of the eVoucher will not be eligible to join and/or receive any eVoucher under this Promotion.

PROMOTION MECHANICS

7. Eligible Cardholder must during the Promotion Period:
 - a. Apply for any Participating HSBC Credit Card/-i through HSBC Malaysia website and must complete the application, including submission of necessary income documents;
 - b. Activate his/her newly approved Participating HSBC Credit Card/-i and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and
 - c. Use his/her Participating HSBC Credit Card/-i on Eligible Spend (as per Clause 8 below) within the Welcome Period in accordance with the Eligibility Criteria as set out in Table 2 below.

(the “Participation Criteria”).

8. “Eligible Spend” for this Promotion are those that are charged to the Participating HSBC Credit Card/-i(s) (single or cumulative receipt):
- includes:** local and overseas retail transactions (including online transactions), e-wallet top up, insurance/takaful, QR pay for retail transactions, standing instructions/ auto-billing; and
 - excludes:** Cash Advance, interest charges, finance charges/management fees, credit card/-i annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).
- *e-Wallet 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 Cardholder will stand to receive up to RM500 eVoucher (“eVoucher”) (as set out in Table 2) during his/her Participating HSBC Credit Card/-i’s application upon meeting the Participation Criteria and Eligibility Criteria, on a first come first served basis and subjected to the terms and conditions herein.
11. This Promotion has a maximum capping up to RM500 eVoucher per Eligible Cardholder. The maximum allocation for this Promotion is up to RM1.0 million. HSBC Bank is the sole provider of all the eVoucher in this Promotion.

Table 2: Promotion Eligibility Criteria–eVoucher*

* The available eVoucher are: Shopee, Grab Ride, Grab Food, Klook, Zalora, Touch & Go

Category	eVoucher	Eligibility Criteria
1	1x RM400 eVoucher	Spend with a total accumulative transactions of RM1,000 on Eligible Spend within the Welcome Period
2	1x RM50 eVoucher	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)
3	1 x RM50 eVoucher	Download the HSBC Malaysia Mobile App, register for online banking and successfully log into HSBC Malaysia Mobile app within the Welcome Period. Existing HSBC Malaysia Mobile App users who have registered but have never logged into HSBC Malaysia Mobile App, need to successfully log into the app at least once within the Welcome Period.

Example Scenarios for eVoucher:

Category	Customer 1	eVoucher
1	Perform Eligible Spend with a total accumulative of RM1,000	RM400
2	Perform ten (10) e-Wallet top up at Grab	RM50
3	Download the HSBC Malaysia Mobile App, register for online banking and successfully log into HSBC Malaysia Mobile app within the Welcome Period	RM50
	Total eVoucher	RM500

Category	Customer 2	eVoucher
1	Perform Eligible Spend with a total accumulative of RM 990	-
2	Perform ten (10) e-Wallet top up at Grab	RM 50
3	Download the HSBC Malaysia Mobile App, register for online banking but did not log into HSBC Malaysia Mobile app within the Welcome Period	-

	Total eVoucher	RM50
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12. Eligible Cardholder is entitled to receive **eVoucher only once** throughout the Promotion Period regardless of the number of Participating HSBC Credit Card/-i(s) applied for. For avoidance of doubts, only one type of eVoucher will be able to be selected from the list of available eVoucher partners (as per Clause 11),

*For avoidance of doubt, if a New Primary Cardholder applies for 2 primary Participating HSBC Credit Cards/-i and satisfies the Eligibility Criteria in Table 2 above for both cards, that Eligible Cardholder will only be entitled to receive **eVoucher** once as per Table 2 above.*

13. An Eligible Cardholder will receive one (1) allocated Unique ID via email address maintained in HSBC's records, followed by an SMS notification within eight (8) to twelve (12) weeks upon fulfilment of the Eligibility Criteria (in Table 2) and Participation Criteria (as per clause 7). Eligible Cardholder shall visit the website of HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd, at <https://dcode.3ex.com.my/hsbcacq> to redeem the eVoucher (eVoucher selection) using the allocated Unique ID and the last 6-digit of the Participating HSBC Credit Card/-i number.

14. The eVoucher will be delivered to Eligible Cardholder's email address maintained in HSBC's records and shall be valid for a period of six (6) months from the date of receiving the email containing the eVoucher.

15. The eVoucher is not transferable and cannot be exchanged for cash, credit or in kind and is applicable for one (1) time redemption only. Any unutilised eVoucher that has expired will not be replaced by HSBC.

16. Shopee, Grab, Klook, Zalora, and Touch & Go ~~and Dyson~~ are not participants in or sponsors of this Promotion. The trade name and logo of these companies are trademarks belonging to Shopee Pte Ltd, Grab Holdings Inc, Klook Travel Technology Sdn. Bhd. Zalora Group and Global Fashion Group, and Touch 'n Go Sdn. Bhd. respectively. We are not in any way endorsing, sanctioning, approving or supporting the use of any brand or merchandise sold by the respective company. Any query and/or dispute on the usage of the eVoucher must be directed to, and resolved directly with the respective company.

GENERAL TERMS & CONDITIONS

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

18. 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.

19. 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.

20. The below terms also applies:

- (i) HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
- (ii) HSBC and HSBC Amanah Cardholder Agreements;
- (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

22. The Eligible Cardholders shall be responsible for any applicable taxes.

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