

TERMS & CONDITIONS

HSBC Premier Credit Card Digital Acquisition 2024 ("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 January – 31 March 2024**, both dates inclusive for customers to apply for one primary "Participating HSBC Bank Credit Card" (set out in Table 1 below); and
 - b. "Welcome Period" is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card/-i(s).

ELIGIBILITY

3. This Promotion is open to existing HSBC Premier customer who apply for any 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

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier World MasterCard Credit Card• HSBC Premier Travel Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World MasterCard Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who is an existing primary cardholder of any credit card issued by HSBC;
 - 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) (s) sign-up promotions via any channels either by HSBC or authorized third parties.
5. Eligible Cardholders whose primary Participating HSBC 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 rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. Eligible Cardholder must during the Promotion Period,
 - a. Apply for Participating HSBC Credit Card/-i(s) through HSBC Malaysia website and must complete the application, including submission of necessary income documents; and
 - b. the Participating HSBC Credit Card/-i(s) application is successfully approved by HSBC; and
 - c. Activate his/her newly approved Participating HSBC Credit Card/-i(s) and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and
 - d. Use his/her Participating HSBC Credit Card/-i(s) on Eligible Spend (as per Clause 7 below) within the Welcome Period in accordance with the Eligibility Criteria as set out in Table 2 below.
(the "**Participation Criteria**").
7. "**Eligible Spend**" for this Promotion are those that are charged to the Participating HSBC Credit Card/-i(s) (single or cumulative receipt):
 - a. **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

- b. **excludes:** Cash Advance, interest charges, finance charges/management fees, annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).

*e-Wallet refers to e-Wallet(s) in Malaysia which include GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.

8. 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.
9. Eligible Cardholder will stand to receive up to **RM400** eVoucher (“eVoucher”) (as set out in Table 2) upon meeting the Participation Criteria and Eligibility Criteria, on a first come first served basis and subjected to the terms and conditions herein.
10. This Promotion has a maximum capping up to **RM400** eVoucher per Eligible Cardholder. The maximum allocation for this Promotion is up to RM672,000 pooled amount with all HSBC Credit Card Digital Acquisition 2024 Promotion. HSBC Bank is the sole provider of all the eVoucher in this Promotion.

Table 2:

The available eVoucher are Shopee, Grab Ride, Grab Food, Klook, Zalora or Touch n' Go

Category	Reward	Eligibility Criteria
1	1xRM250 eVoucher	Apply, activate, and spend with a total accumulative transaction(s) of RM1,500 equivalent on Eligible Spend within the Welcome Period
2	1xRM100 eVoucher	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)
3	1xRM50 eVoucher	Download the HSBC Malaysia Mobile Banking App, register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.

Example Scenarios for eVoucher:

Category	Customer 1	eVoucher
1	Apply, activate, and spend with a total accumulative transaction(s) of RM1,500 equivalent on Eligible Spend within the Welcome Period	RM250
2	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)	RM100
3	Download the HSBC Malaysia Mobile Banking App, register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.	RM50
	Total	RM400

Category	Customer 2	eVoucher
1	Apply, activate, and spend with a total accumulative transaction(s) of RM1,000 equivalent on Eligible Spend within the Welcome Period	-

2	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)	RM100
3	Download the HSBC Malaysia Mobile Banking App, register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.	RM50
	Total	RM150

Category	Customer 3	eVoucher
1	Apply, activate, and spend with a total accumulative transaction(s) of RM1,500 equivalent on Eligible Spend within the Welcome Period	RM250
2	Perform five (5) e-Wallet top up within Welcome Period (no minimum amount)	-
3	Did not download the HSBC Malaysia Mobile Banking App, register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.	-
	Total	RM250

11. 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 15),

*For avoidance of doubt, if a New Primary Cardholder applies for 2 primary Participating HSBC Credit Card/-i's 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.*
12. 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 after the end of the Welcome Period and subject to meeting the Eligibility Criteria (in Table 2) and Participation Criteria (as per clause 6). 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(s) number.
13. 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.
14. 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.
15. Grab, Klook, Touch & Go, Zalora, and Shopee are not participants in or sponsors of this Promotion. The trade name and logo of these companies are trademarks belonging to Grab Holdings Inc, Klook Travel Technology Sdn. Bhd., Touch 'n Go Sdn. Bhd., Shopee Pte. Ltd., Zalora Group and Global Fashion Group 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

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

18. 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.
19. 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 Cardholder Agreements;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Cardholders shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.