

TERMS & CONDITIONS

HSBC TravelOne Credit Card Digital Acquisition 2024 (“Promotion”)

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

PROMOTION PERIOD

2. “Promotion Period”:
 - a. “Sign-Up Period” runs from **01 January 2024 to 31 March 2024**, both dates inclusive for customers to apply for any Participating HSBC Bank Credit Cards; and
 - b. “Welcome Period” is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card(s).

ELIGIBILITY

3. This Promotion is open to new to bank/ new Primary Cardholders who apply the primary Participating HSBC Credit Card as set out in Table 1 below for the first time (“Eligible Cardholder”) during the Sign-Up Period.

Table 1: Participating HSBC Credit Card

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC TravelOne Credit Card
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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 Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad (collectively as “HSBC credit card/-i”);
 - b. Cardholder(s) who have cancelled his/her HSBC credit card/-i 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.
5. Eligible Cardholders whose primary Participating HSBC Credit Card(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 through HSBC Malaysia website and must complete the application, including submission of necessary income documents; and
 - b. Apply and get approved for a Special Cash Instalment Plan (“CIP”) at 3.88% p.a interest rate for a minimum of 12 months during the application submission; and
 - c. the Participating HSBC Credit Card(s) application is successfully approved by HSBC; and
 - d. Activate his/her newly approved Participating HSBC Credit Card and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and
 - e. Use his/her Participating HSBC Credit Card 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(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 200,000 Reward Points (“Points”) (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 200,000 Points 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 Points in this Promotion.

Table 2:

Category	Reward	Eligibility Criteria
1	110,000 Points	Apply, activate, and spend with a total accumulative transaction(s) of RM1,500 or equivalent on Eligible Spend within the Welcome Period
2	55,000 Points	Apply and get approved for a Special Cash Instalment Plan (“CIP”) at 3.88% p.a interest rate for a minimum of 12 months during the application submission
3	25,000 Points	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)
4	10,000 Points	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 Points:

Category	Customer 1	Points
1	Apply, activate and spend with a total accumulative transaction(s) of RM1,500 or equivalent on Eligible Spend within the Welcome Period	110,000
2	Apply and get approved for a Special Cash Instalment Plan (“CIP”) at 3.88% p.a interest rate for a minimum of 12 months during the application submission	55,000
3	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)	25,000
4	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.	10,000
	Total	200,000

Category	Customer 2	Points
1	Apply, activate and spend with a total accumulative transaction(s) of RM1,500 or equivalent on Eligible Spend within the Welcome Period	110,000

2	Did not apply for Special Cash Instalment Plan (“CIP”) at 3.88% p.a interest rate for a minimum of 12 months during the application submission	-
3	Perform ten (10) e-Wallet top up within Welcome Period (no minimum amount)	25,000
4	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.	10,000
	Total	145,000

11. Eligible Cardholder is entitled to receive **one (1) unit of 200,000 Points only** the Promotion Period regardless of the number of Participating HSBC Credit Card applied for.

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

12. The following terms and conditions apply to the Points:-

- a. The Points are not transferable and cannot be exchanged for cash, credit or in kind;
- b. At the time when the 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 Points will be forfeited.
- c. If any Eligible Spend is disputed or alleged to be fraudulent within or after the Promotion Period but before the Points is credited to an Eligible Cardholder, the Eligible Cardholder shall be disqualified from receiving the Points under this Promotion.
- d. The Points may take up to eight (8) to ten (10) weeks 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.
- e. HSBC will not entertain requests to credit the Points into any other HSBC credit card account; exchange or substitute the Points with any item, nor are Eligible Cardholders allowed to transfer or sell their Points to any person.
- f. The 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 Points.

3.88% CASH INSTALMENT PLAN OFFER TERMS & CONDITIONS

13. A New Primary 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, New Primary 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 New Primary Cardholder makes the above selections and nomination at the point of application, the New Primary 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 New Primary Cardholder's Participating HSBC Credit Card.**
15. Each New Primary 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 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 New Primary 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 the New Primary Cardholder's Participating HSBC Credit Card Account may remain inactive. The New Primary Cardholder will be notified of his/her approved CIP via SMS or letter sent to the New Primary Cardholder's mobile phone number or address respectively maintained in HSBC's records.
18. HSBC reserves the right to:
- Approve the CIP Amount applied; or
 - Approve the CIP Amount at a lower amount. HSBC will notify the New Primary Cardholder if the approved CIP amount is lower than what was applied for; or
 - Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the New Primary Cardholder with regards to the exercise of its discretion pursuant to this clause.
19. If the New Primary Cardholder wishes to opt for an early settlement of the CIP, the New Primary Cardholder shall give HSBC prior notice by calling HSBC's Contact Centre at 03 8321 5400 (HSBC Bank). Once the early settlement request is processed by HSBC, the total unbilled principal CIP Amount shall immediately become due and payable by the New Primary Cardholder as an outstanding amount in the New Primary Cardholder's Participating HSBC Credit Card account.
20. The CIP is also subject to HSBC Bank Cash Instalment Plan Terms and Conditions ("**CIP Terms and Conditions**") (a copy of which can be downloaded from www.hsbc.com.my/credit-cards/features/cash-instalment-plan/)

GENERAL TERMS & 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:
- via electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - display at its business premises; or
 - 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:
- HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my
 - HSBC Cardholder Agreements;
 - 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.