

TERMS & CONDITIONS

HSBC 0% Cash Instalment Plan ("CIP")/Balance Transfer Instalment ("BTI") Promotion 2022 ("this Promotion")

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) is referred to as "HSBC Bank" and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) is referred to as "HSBC Amanah", both collectively referred to as "HSBC". HSBC Bank Credit Card and HSBC Amanah Credit Card-i will be collectively referred to as "HSBC Credit Card/-i(s)".

SIGN-UP PERIOD

2. This Promotion shall run from 28 March 2022 until 30 June 2022, both dates inclusive ("Sign-Up Period").

ELIGIBILITY

3. Subject to Clause 4 below, this Promotion is open to any individual who, during the Sign-Up Period, applies for any one of the following primary HSBC Credit Card/-i(s) together with Cash Instalment Plan ("CIP") or Balance Transfer Instalment ("BTI") in accordance with the terms and conditions of this Promotion:
 - i. **HSBC Bank Credit Card(s):** HSBC Premier World MasterCard Credit Card, HSBC Premier Travel Credit Card, HSBC Visa Signature, HSBC Advance Visa Platinum Credit Card, HSBC Visa/MasterCard Platinum; and
 - ii. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i, HSBC Amanah MPower Credit Card-i; (collectively known as the "Participating HSBC Credit Card/-i(s)").
4. For avoidance of doubt, the following categories of persons are not eligible to participate in this Promotion:
 - i. Existing HSBC Primary Cardholder(s) (i.e. customer who has a primary Participating HSBC Credit Card/-i(s));
 - ii. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to the date of application for any Participating HSBC Credit Card/-i(s) under this Promotion;
 - iii. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent within HSBC's definition at any time during the Sign-Up Period;
 - iv. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - v. 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, **except** the HSBC/HSBC Amanah RM25 Cash Back Acquisition Campaign; (hereinafter collectively referred to as the "Eligible Cardholders").

PARTICIPATION CRITERIA

5. To participate, Eligible Cardholders must during the Sign-Up Period:-
 - a. Apply for any Participating HSBC Credit Card/-i(s) together with Cash Instalment Plan ("CIP") or Balance Transfer Instalment ("BTI") based on the CIP/BTI terms and conditions set out in Clause 7 below.
6. The Eligible Cardholders enjoy annual fee waiver under this Promotion upon successful application of the Participating HSBC Credit Card/-i(s):-
 - a. first year annual fee of the Participating HSBC Credit Card/-i(s) will be waived provided that the Eligible Cardholder activates his/her Participating HSBC Credit Card/-i(s) within 180 days from the date of the welcome letter; and
 - b. thereafter, subsequent year's annual fee will be waived provided that the Eligible Cardholder(s) swipes the Participating HSBC Credit Card/-i(s) (**except** HSBC Premier Travel Credit Card) at least once in a month for consecutive 12 months with no minimum spend requirement. For HSBC Premier Travel

Credit Card only, subsequent year's annual fee is waived upon annual minimum spending of RM45,000 per annum (including primary and supplementary spend).

PROMOTION TERMS AND CONDITION

7. The CIP/BTI applied for shall be based on the following terms and conditions:-

a. CIP/BTI Criteria as set out in Table 1 below:

TABLE 1:

Offer	CIP/BTI Criteria
0% CIP Offer (Plan Number : 85012)	<ul style="list-style-type: none"> • CIP Interest/Management Fee: 0% p.a. • CIP Tenure: 12 months • Minimum CIP Amount: RM1,000 • Maximum CIP Amount: RM18,000 or up to 60% of total available credit limit, whichever is lower
0% BTI Offer (Plan Number : 32012)	<ul style="list-style-type: none"> • BTI Interest/Management Fee: 0% p.a. • BTI Tenure: 12 months • Minimum BTI Amount: RM1,000 • Maximum BTI Amount: RM18,000 or up to 60% of total available credit limit, whichever is lower

b. Eligible Cardholder shall provide details of his/her Nominated Bank Account or Nominated Other Card Account during application of Participating HSBC Credit Card/-i(s); and shall not change/alter the CIP/BTI Tenure, CIP/BTI amount and/or the CIP/BTI monthly instalment upon submission of application.

“**Nominated Bank Account**” refers to an active bank account held with a banking institution licensed by Bank Negara Malaysia, nominated by an Eligible Cardholder to receive the transfer of the CIP amount.

“**Nominated Other Card Account**” refers to the credit card with other card issuers in Malaysia, nominated by an Eligible Cardholder to receive the transfer of the BTI amount.

c. Each Eligible Cardholder can apply for a maximum of 1 CIP or 1 BTI only regardless of the number of Participating HSBC Credit Card/-i(s) the Eligible Cardholder is applying for under this Promotion.

d. HSBC reserves the right to:

- i. Approve the CIP/BTI applied; or
- ii. Approve the CIP/BTI at a lower amount from what was applied for and HSBC will notify the Eligible Cardholder in writing of the CIP/BTI approved at a lower amount and the CIP/BTI Monthly Instalment; or
- iii. Decline the CIP/BTI application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Eligible Cardholders in respect of the exercise of its discretion pursuant to this clause.

e. The approved CIP/BTI amount will be transferred to the Eligible Cardholder's Nominated Bank Account/Nominated Other Card Account within fourteen (14) working days from the date the Eligible Cardholder notified of his/her approved CIP/BTI, notwithstanding inactivation of the Eligible Cardholder's Participating HSBC Credit Card/-i(s) account. The Eligible Cardholder will be notified of his/her approved CIP/BTI via SMS or letter sent to the Eligible Cardholder's mobile phone number or address respectively maintained in HSBC records.

f. There is no administrative fee, upfront fee and/or processing fees for the application, approval and disbursement of CIP/BTI.

- g. The Eligible Cardholder may at any point during the CIP/BTI Tenure request to terminate the CIP/BTI by informing HSBC via HSBC's contact centre (1 300 88 1388) and repay the remaining CIP/BTI outstanding balances with no early termination fee and/or cancellation fee.
- h. In the event the Eligible Cardholder delays or fails to **pay the Minimum Monthly Payment or the CIP/BTI Monthly Instalment in full** before or on the payment due date as specified in his/her Participating HSBC Bank Credit Card/-i's statement of account, the terms of the Cardholder Agreement shall apply and the finance charges of 1.5% per month or 18% per annum calculated on daily basis and/or Late Payment Fee shall be levied on all outstanding balances (including any billed but unpaid CIP/BTI Monthly Instalment).
- i. Other terms and conditions as set out in HSBC/HSBC Amanah Cash Instalment Plan/Balance Transfer Instalment Terms and Conditions apply. A copy of which can be downloaded from www.hsbc.com.my/cip, www.hsbcamanah.com.my/cip, www.hsbc.com.my/bti and www.hsbcamanah.com.my/bti.

GENERAL TERMS & CONDITIONS

- 8. HSBC reserves the right at its absolute discretion to vary, delete or add to any of this Promotion's Terms & Conditions with 3 days prior notice. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
- 9. This Promotion's Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 10. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholders:
 - a. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC's records;
 - 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's internet website(s);

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- 11. This Promotion's Terms and Conditions are in addition to the respective Universal Terms and Conditions ("**UTCs**") for HSBC of which the respective Cardholder Agreements are a part of and which regulate the provision of credit card/-i facilities by HSBC, HSBC Cash Instalment Plan Programme terms and conditions and HSBC Balance Transfer Instalment Programme terms and conditions. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my, the HSBC Cash Instalment Plan Programme terms and conditions are available at www.hsbc.com.my/cip and www.hsbcamanah.com.my/cip, while the HSBC Balance Transfer Instalment Programme terms and conditions are available at www.hsbc.com.my/bti and www.hsbcamanah.com.my/bti. In the event of inconsistency between this Promotion's Terms and Conditions and any of the aforementioned terms and conditions, this Promotion's Terms and Conditions shall prevail insofar as they apply to this Promotion.
- 12. HSBC shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC.
- 13. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC have been advised of the possibility of such loss or damage.

14. The Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
15. HSBC's decision on all matters relating to this Promotion shall be final and binding.