

TERMS & CONDITIONS

HSBC TravelOne Credit Card Online Exclusive Campaign 2024 (“Campaign”)

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

CAMPAIGN PERIOD

2. “Campaign Period”
 - a. “Sign-Up Period” runs from **12 March 2024 to 30 June 2024**, both dates inclusive for customers to apply for one primary “Participating HSBC Credit Card” (set out in Table 1 below); and
 - b. “Welcome Period” is 60 days from the date of HSBC welcome letter for the new HSBC Credit Card.

PARTICIPATION & ELIGIBILITY

3. This Campaign is open to any new-to-card primary cardholder who applies for the Participating HSBC Credit Card as set out in Table 1 (“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 |
|------------------------------|--|

*Note: “New-to-Card” refers to any person who is not an existing HSBC Credit Card and/or HSBC Amanah Credit Card-i(s) (collectively as “HSBC Credit Card/-i(s)”) cardholder and subject to Clause 4 below.

4. The following categories of persons are **not eligible** to participate in this Campaign:
 - a. Cardholder(s) who are existing primary cardholder of any 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 Campaign;
 - c. Cardholder(s) who are participating in any other concurrent HSBC Credit Card/-i(s) sign-up campaigns 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 Campaign Period or at the time of fulfillment of the rewards will not be eligible to join and/or receive any rewards under this Campaign.

CAMPAIGN MECHANICS

6. To stand a chance to win the reward points during the Campaign Period:
 - a. the Eligible Cardholder must apply for the Participating HSBC Credit Card directly through HSBC Malaysia’s website by completing the online credit card application form and uploading all the required supporting documents; and
 - b. the Participating HSBC Credit Card application is successfully approved by HSBC; and
 - c. the Eligible Customer must 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 use his/her Participating HSBC Credit Card on Eligible Spend in accordance with the Eligibility Criteria (as set out in Table 2 and Table 3) below within the Welcome Period. (the “Participation Criteria”).
7. “Eligible Spend” for this Campaign are those that are charged to the Participating HSBC Credit Card(s) (single or cumulative transactions):
 - 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

(*e-Wallet includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.)

- b. **excludes:** Cash Advance, interest charges, finance charges, credit card annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).
8. For avoidance of doubt, 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. The maximum allocation of rewards for this Campaign is up to RM308,580. HSBC Bank is the sole provider of the rewards under this Campaign.
10. Each Eligible Cardholder stands a chance to receive a maximum of one (1) unit of Acquisition Gift and one (1) unit of Bonus Gift or Consolation Gift under this Campaign.

Acquisition Gift

11. Each Eligible Cardholder will stand to receive an Acquisition Gift of 88,200 reward points ("**Acquisition Gift**") as set out in Table 2 below upon meeting the Participation Criteria and Eligibility Criteria, on a first come first served basis and subject to the terms and conditions herein.

Table 2:

| Gift(s) | Eligibility Criteria | Capping of Winners |
|--|--|--------------------|
| Acquisition Gift: 88,200 reward points | Spend a minimum of RM1,000 on Eligible Spend in single or cumulative transactions and perform at least five (5) e-Wallet top up within the Welcome Period. | 1,268 Winners |

Bonus Gift and Consolation Gift

12. Eligible Cardholders who have qualified to receive the Acquisition Gift also stand a chance to receive an additional bonus of 714,000 reward points ("**Bonus Gift**") or consolation of 294,000 reward points ("**Consolation Gift**") under this Campaign. To stand a chance to win the Bonus Gift or Consolation Gift, Eligible Cardholders must first qualify to receive the Acquisition Gift and earn campaign entries by meeting the Eligibility Criteria in Table 3 during the Campaign Period.

Table 3:

| Gift(s) | Eligibility Criteria | Capping of Winners |
|---|--|--------------------|
| Bonus Gift: 714,000 reward points | i. Activate and perform one (1) transaction with a minimum spend of RM20 to earn one (1) entry. | 8 Winners |
| Consolation Gift: 294,000 reward points | ii. Earn two (2) entries with every subsequent spend of RM100 on Eligible Spend in a single transaction within the Welcome Period. | 20 Winners |

13. The selection process for the Bonus Gift and Consolation Gift are as follows:
 - a. All entries received from Eligible Cardholders upon meeting the Eligibility Criteria will be assigned with a serial number in HSBC's randomizer system.
 - b. After the end of the Campaign Period, HSBC will perform two (2) times randomization of the entries received to determine the winner(s) of each Gift category.
 - i. The entry ranked 1st to 8th from the randomization results in respect of the Bonus Gift will be shortlisted as potential winners (referred to as "**Potential Winners**").

- ii. The entry ranked 1st to 20th from the randomization results in respect of the Consolation Gift will be shortlisted as potential winners (referred to as “**Potential Winners**”).
 - iii. The Potential Winners will receive notification SMS within six (6) to ten (10) weeks after the end of the Campaign Period, at the mobile numbers maintained in HSBC’s records, notifying them that they stand a chance to receive the Bonus Gift or Consolation Gift respectively, subject to answering a question via SMS correctly. He/she must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
 - iv. A SMS will then be sent to the Potential Winners to confirm them as winners (“**Winner**”). The Potential Winners who fail to fulfil the requirements under clause 14(b)(iii) will be disqualified from winning the Gift.
 - c. In the event HSBC has not selected a Winner due to non-compliance of Clause 14(b)(iii) (including no mobile number maintained in HSBC’s records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in Clause 14(b)(i), (ii) and (iii) shall be repeated up to two (2) rounds, and thereafter the Bonus Gift and Consolation Gift, if any, shall be forfeited.
14. The following terms and conditions apply to the reward points:-
- a. The reward points are not transferable and cannot be exchanged for cash, credit or in kind;
 - b. At the time when the reward 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 reward points will be forfeited.
 - c. If any Eligible Spend is disputed or alleged to be fraudulent within or after the Campaign Period but before the reward points is credited to an Eligible Cardholder, the Eligible Cardholder shall be disqualified from receiving the reward points under this Campaign.
 - d. The reward points will be credited within 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 after it is credited.
 - e. HSBC will not entertain requests to credit the reward points into any other HSBC credit card account; exchange or substitute the reward points with any item, nor are Eligible Cardholders allowed to transfer or sell their reward points to any person.
 - f. The reward 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 reward points.

GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days’ prior notice.
16. HSBC may communicate to the Eligible Cardholder in relation to this Campaign 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.
17. 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 Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.

18. 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.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Cardholders shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Campaign shall be final and binding.