# TERMS & CONDITIONS

HSBC 2023 Online eVoucher Acquisition Promotion *("**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 **1 March 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 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** | • HSBC Premier Travel Mastercard Credit Card<br>• HSBC Premier World Mastercard Credit Card<br>• HSBC Visa Signature Credit Card<br>• HSBC Visa/Mastercard Platinum Credit Card |
| **HSBC Amanah Credit Card-i** | • HSBC Amanah Premier World Mastercard Credit Card-i<br>• HSBC Amanah MPower Platinum Credit Card-i |

4. "**New Primary Cardholders**" are defined as new primary cardholders of Participating 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. Permanent and/or contract employees of HSBC; and

   d. 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 rewards will not be eligible to join and/or receive any rewards 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; and

   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):

   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, 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 (as set out in Table 2) during his/her Participating HSBC Credit Card/-i's application upon meeting the Participation Criteria and Eligibility Criteria.

11. This Promotion has a maximum capping up to RM500 eVoucher per Eligible Cardholder to be given out on a first-come-first-served basis and subjected to the terms and conditions herein. The maximum allocation for this Promotion is up to RM1.0 million.

**Table 2: Promotion Eligibility Criteria–eVoucher***

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

| Category | eVoucher | Eligibility Criteria |
|---|---|---|
| 1 | 1x RM400 eVoucher | Spend with a total accumulative transactions of up to 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.<br><br>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** |

**EVOUCHER TERMS & CONDITIONS**

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 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 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, followed by an SMS notification within eight (8) to twelves (12) weeks upon fulfilment of the Eligibility Criteria (in Table 2) and Participation Criteria as stated in Clause 7. Eligible Cardholder shall visit the website of HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd, at https:// dcode.3ex.com.my/hsbcacqto redeem the eVoucher (eVoucher selection) using the allocated Unique ID and the last 6-digit of the Participating HSBC Credit Card/-i number;

14. Eligible cardholder will only be able to select one type of eVoucher from the list of available eVoucher partners, regardless of eligible amount. The available eVoucher are Shopee, Grab Ride, Grab Food, Klook, Zalora, and Touch & Go.

15. The eVoucher will be delivered to Eligible Cardholder's email address maintained in HSBC's records ;

16. The validity of the eVoucher is for a period of six (6) months from the date of receiving the email containing the eVoucher;

17. HSBC Bank is the sole provider of all the eVoucher in this Promotion.

**GENERAL TERMS & CONDITIONS**

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

19. 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.

20. 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.

21. 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 and HSBC Amanah 2023 Cashback Acquisition Promotion which are available at www.hsbc.com.my/cashback and www.hsbcamanah.com.my/casback.
    (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

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

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