

TERMS & CONDITIONS

HSBC Credit Card Acquisition Promotion Aug & Sep 2025 ("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").
2. This promotion is referred to as the HSBC Credit Card Acquisition Promotion Aug & Sep 2025 ("Promotion") and is offered to Eligible Cardholder(s) who sign up for **Participating HSBC Credit Card/-i** during the Promotion Period as set out below.

PROMOTION PERIOD

3. "Promotion Period":
 - a. "Sign-Up Period" runs from **01 August 2025 to 30 September 2025**, both dates inclusive for customers to apply for a primary Participating HSBC Credit Card/-i; and
 - b. "Welcome Period" means 60 days from the date stated in the card mailer or by 31 December 2025, whichever comes first.

PARTICIPATION & ELIGIBILITY

4. This Promotion is open to New or Existing Primary Cardholders and Supplementary Cardholders who apply at least one of the following primary Participating HSBC Credit Card/-i as set out in Table 1 below ("**Eligible Cardholder(s)**") during the Sign-Up Period.

Table 1: Participating HSBC Credit Card/-i

HSBC Bank Malaysia Berhad	<ul style="list-style-type: none">• HSBC Visa Signature Credit Card• HSBC TravelOne Credit Card• HSBC Live+ Credit Card• HSBC Visa/Mastercard Platinum Credit Card
HSBC Amanah Malaysia Berhad	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i

5. "New Primary Cardholder" means new primary cardholder of HSBC Credit Card/-i who currently does not hold any existing HSBC Credit Card/-i(s).
6. "Existing Primary Cardholder" means existing primary cardholder of HSBC Credit Card/-i(s).
7. "Supplementary Cardholders" means existing customers who are holding supplementary HSBC Credit Card/-i(s) only.
8. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Existing Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) in the past six (6) months prior to the date of credit card application under this Promotion; and/or
 - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or
 - c. Cardholder(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties; and/or
 - d. Cardholder(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - e. Cardholder(s) whose HSBC Credit Card/-i(s) has been upgraded or downgraded to any Participating HSBC Credit Card/-i.

PROMOTION MECHANICS

9. Eligible Cardholder(s) whose Participating HSBC Credit Card/-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Gift will not be eligible to join and/or receive any Gift under this Promotion.
10. Eligible Cardholder who fulfills the following criteria is entitled to receive a Sign-Up Gift as illustrated in Table 2 below, subject to the terms and conditions herein:-

- a. Apply any Participating HSBC Credit Card/-i through any of the following channels, complete the application including submission of necessary income documents and select a Sign-Up Gift at the point of the application:
 - i. HSBC branches
 - ii. Mobile sales
 - iii. Telesales
 - iv. HSBC Malaysia website; and
- b. Use the Participating HSBC Credit Card/-i on Retail Spend (defined in Clause 13 below) within the Welcome Period in accordance with the Spending Criteria as set out in Table 2 below,

(the “Participating Criteria”).

11. Eligible Cardholder is not allowed to change the Sign-Up Gift once it has been selected.
12. Each Eligible Cardholder is entitled to only **one (1) Sign-Up Gift** (as per Table 2), regardless the number of Participating HSBC Credit Card/-i application being approved.

Table 2: Sign-Up Gift

Eligible Cardholder	Participating HSBC Credit Card/-i(s)	Sign-Up Gift		Spending Criteria
New Primary Cardholder/ Supplementary Cardholder	<ul style="list-style-type: none"> HSBC Visa Signature Credit Card HSBC TravelOne Credit Card HSBC Live+ Credit Card 	1a	RM400 Cashback	Spend minimum RM1,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period
		OR		
		1b	0% Cash Instalment Plan (“CIP”) or Balance Transfer Instalment (“BTI”) for 12 months capped at RM20,000	Activate the Participating HSBC Credit Card/-i within the Welcome Period
		OR		
	<ul style="list-style-type: none"> HSBC Visa/Mastercard Platinum Credit Card HSBC Amanah MPower Platinum Credit Card-i 	2a	RM200 Cashback	Spend minimum RM1,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period
		2b	0% Cash Instalment Plan (“CIP”) or Balance Transfer Instalment (“BTI”) for 12 months capped at RM10,000	Activate the Participating HSBC Credit Card/-i within the Welcome Period
Existing Primary Cardholder	All Participating HSBC Credit Card/-i	3a	RM100 Cashback	Spend minimum RM500 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period

13. **"Retail Spend(s)"** for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt):
- includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and
 - excludes:** Cash Advance, Late Payment Fee, Interest Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Transfer Instalment ("**BTI**"), Cash Instalment Plan ("**CIP**"), Card Instalment Plan ("**IPP**") and Smart Cash Plus ("**SCP**").
14. For avoidance of doubts, Retail Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period in HSBC's system and HSBC will not be held responsible for any late posting.

TERMS & CONDITIONS for SIGN-UP GIFT 1a, 2a and 3a

14. The Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i account which first satisfies Clause 10 and the Participating Criteria above, within 60 days after the Welcome Period and this will be reflected in the primary Eligible Cardholder's Participating HSBC Credit Card/-i statement in the following month after crediting.
15. The Cashback is not transferable and cannot be exchanged for cash, credit or in kind.
16. HSBC reserves the right to substitute the Cashback with any other item of similar value at any time with three (3) days prior notice.

TERMS & CONDITIONS for SIGN-UP GIFT 1b, 2b

17. To participate in CIP/BTI Offer, New Primary Cardholder or Existing Primary Cardholder must also comply with the terms below:
- By completing the CIP/BTI portion of the Participating HSBC Credit Card/-i application form;
 - 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/BTI Amount;
 - After CIP/BTI application is approved, the New Primary Cardholder will not be able to change/alter the CIP/BTI Tenure, CIP/BTI Amount and/or the CIP/BTI Monthly Instalment;
 - The minimum CIP/BTI Amount for the CIP/BTI application is RM1,000 and shall not exceed 60% of the newly approved credit limit or the maximum amount as stated in Table 2 of New Primary Cardholder Participating HSBC Credit Card/-i.
 - Eligible Cardholder can apply CIP as well as BTI in the same application. However, if the combined amount for CIP and BTI exceeds 60% of the approved credit limit of the Participating HSBC Credit Card/-i, the BTI application will be prioritized for approval. If the CIP amount doesn't meet the minimum of RM1,000, the CIP application will be rejected. The CIP amount will be subjected to the Eligible Cardholder's available credit limit after taking into account the approved BTI amount.
18. The transfer of the approved CIP/BTI Amount to New Primary Cardholder's Nominated Bank Account will commence within fourteen (14) working days from the date of CIP/BTI application being approved. The New Primary Cardholder will be notified of his/her approved CIP via SMS to the New Primary Cardholder's mobile phone number or address respectively maintained in HSBC's records.
19. HSBC reserves the right to:
- Approve the CIP/BTI Amount applied; or
 - Approve the CIP/BTI Amount at a lower amount. HSBC will notify the New Primary Cardholder if the approved CIP/BTI amount is lower than what was applied for; or
 - Decline the CIP/BTI 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.
20. If the New Primary Cardholder wishes to opt for an early settlement of the CIP/BTI, the New Primary Cardholder shall give HSBC prior notice by calling HSBC's Contact Centre. Once the early settlement request is processed by HSBC, the total unbilled principal CIP/BTI Amount shall immediately become due and payable as an outstanding amount in the New Primary Participating HSBC Credit Card/-i account.
21. The CIP is also subject to HSBC Cash Instalment Plan Terms and Conditions ("**CIP Terms and Conditions**"), a copy of which can be downloaded from www.hsb.com.my/credit-cards/features/cash-instalment-plan/ and www.hsbcanah.com.my/credit-cards/features/cash-instalment-plan/

22. The BTI is also subject to HSBC Balance Transfer Instalment Plan Terms and Conditions (“**BTI Terms and Conditions**”), a copy of which can be downloaded from at www.hsbc.com.my/credit-cards/features/cash-instalment-plan/ and www.hsbcamanah.com.my/credit-cards/features/cash-instalment-plan/ .

GENERAL TERMS & CONDITIONS

23. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
24. 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.

25. 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, these terms shall prevail in relation to this Promotion.
26. The below terms also apply:
- a. HSBC Universal Terms and Conditions (“**UTCs**”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
 - b. HSBC Cardholder Agreement;
 - c. HSBC and HSBC Amanah Tariffs and Charges; and
 - d. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
27. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
28. The Eligible Cardholder(s) shall be responsible for any applicable taxes.
29. HSBC’s decision on all matters relating to this Promotion shall be final and binding.