

TERMS & CONDITIONS

HSBC Credit Card Acquisition Promotion Q4 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 Q4 2025 ("**Promotion**") and is offered to Eligible Customer(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 October 2025 to 31 January 2026**, 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 March 2026, whichever comes first.

PARTICIPATION & ELIGIBILITY

4. This Promotion is open to New or Existing Primary Cardholders who apply for at least one of the following primary Participating HSBC Credit Card/-i as set out in Table 1 below ("**Eligible Customer(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 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:-
 - (i) holding any existing supplementary HSBC Credit Card/-i; and/or
 - (ii) does not hold any existing primary HSBC Credit Card/-i(s).
6. "**Existing Primary Cardholder**" means existing primary cardholder of HSBC Credit Card/-i(s).
7. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Existing Cardholder(s) who have cancelled any of his/her HSBC Credit Card/-i(s) in the past twelve (12) 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.
 - f. Eligible Customer(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 Cashback will not be eligible to join and/or receive any Cashback under this Promotion.

PROMOTION MECHANICS

8. Eligible Customer(s) who fulfills the following criteria is entitled to receive Cashback as illustrated in Table 2 below, subject to the terms and conditions herein:-
 - a. Apply for any Participating HSBC Credit Card/-i(s) through any of the following channels, complete the application including submission of necessary income documents:
 - 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 11 below) within the **Welcome Period** in accordance with the Spending Criteria as set out in Table 2 below, (the “**Participating Criteria**”).
9. Each Eligible Customer is entitled to only **one (1) Cashback** (as per Table 2), regardless of the number of Participating HSBC Credit Card/-i application(s) approved.

Table 2: Cashback

Eligible Customer	Cashback	Spending Criteria
New Primary Cardholder	RM200 Cashback	Spend minimum RM3,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period.
Existing Primary Cardholder	RM100 Cashback	Spend minimum RM1,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period.

10. “**Retail Spend(s)**” for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt):
- a. **includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and
 - b. **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**”).
11. For avoidance of doubt, 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 CASHBACK

- 14. The Cashback will be credited into the Eligible Customer’s Participating HSBC Credit Card/-i account which first satisfies Clause 8 and the Participating Criteria above, within 60 days after the Welcome Period and will be reflected in the Eligible Customer’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.

GENERAL TERMS & CONDITIONS

- 17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
- 18. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer’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.

- 19. 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.

20. 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.
21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
22. The Eligible Customer(s) shall be responsible for any applicable taxes.
23. HSBC’s decision on all matters relating to this Promotion shall be final and binding.