

## TERMS & CONDITIONS

### HSBC Live+ Credit Card Digital Acquisition 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 **25 June – 31 December 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 stated in the HSBC welcome letter issued for the Participating HSBC Credit Card.

#### 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**

<b>HSBC Bank Credit Card</b>	• HSBC Live+ Credit Card
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\*Note: “New-to-Card” refers to any person who is not an existing HSBC Bank and/or HSBC Amanah Malaysia Berhad 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 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 receive up to RM500 eVoucher (“eVoucher”) during the Campaign Period, on a first come first served basis and subject to the terms and conditions herein,
  - 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”).

**Table 2:**

**The available eVouchers are Shopee, Grab Ride, Grab Food, Klook, Zalora or Touch n' Go**

Category	Reward	Eligibility Criteria
1	1x RM450 eVoucher	Apply, activate, and spend with a total accumulative transaction(s) of <b>RM1,000</b> or equivalent on Eligible Spend within the Welcome Period; AND  Perform at least <b>ten (10)</b> e-Wallet top up within Welcome Period (no minimum amount)
2	1x RM50 eVoucher	<b>Download</b> the HSBC Malaysia Mobile Banking app, <b>register</b> for online banking and successfully <b>log into</b> the app within the Welcome Period.  Existing HSBC Malaysia Mobile Banking app users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.

7. **“Eligible Spend”** for this Campaign are those that are charged to the Participating HSBC Credit Card(s) (single or cumulative receipts):
  - 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 refer to e-Wallet(s) in Malaysia which includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.)*
  - b. **excludes:** Cash Advance, 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**”).
8. For avoidance of doubt, Eligible 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.
9. This Campaign has a maximum capping of up to **RM500 eVoucher** per Eligible Cardholder. The maximum allocation of rewards for this Campaign is up to RM1,285,000 pooled amount with all HSBC Credit Card Digital Acquisition 2024 Campaign. HSBC Bank is the sole provider of the rewards under this Campaign.

**Example Scenarios for eVoucher eligibility:**

Category	Customer 1	eVoucher
1	Applied, activated, and spent with a total accumulative transaction(s) of <b>RM1,000</b> or equivalent on Eligible Spend within the Welcome Period; AND  Performed <b>ten (10)</b> e-Wallet top up within Welcome Period (no minimum amount)	<b>RM 450</b>
2	<b>Downloaded</b> the HSBC Malaysia Mobile Banking app, <b>registered</b> for online banking and successfully <b>logged into</b> the app within the Welcome Period.	<b>RM 50</b>
	<b>Total</b>	<b>RM 500</b>

Category	Customer 2	eVoucher
1	Applied, activated, and spent a total accumulative transaction(s) of <b>RM1,000</b> ; AND Performed only <b>nine (9)</b> e-Wallet top up within Welcome Period (no minimum amount)	-
2	<b>Existing</b> HSBC Malaysia Mobile Banking app users who have registered but have never logged into the app, and successfully <b>logged into</b> the app at least once within the Welcome Period.	<b>RM 50</b>
	<b>Total</b>	<b>RM 50</b>

Category	Customer 3	eVoucher
1	Applied, activated, and spent a total accumulative transaction(s) of <b>RM1,200</b> ; AND Performed <b>ten (10)</b> e-Wallet top up within Welcome Period (no minimum amount)	<b>RM 450</b>
2	Downloaded the HSBC Malaysia Mobile Banking app, registered for online banking but <b>did not</b> log into the app within the Welcome Period.	-
	<b>Total</b>	<b>RM 450</b>

10. Each Eligible Cardholder is entitled to receive **eVoucher only once** throughout the Campaign Period and only one type of eVoucher will be able to be selected from the list of available eVoucher partners (as per Clause 14).
11. An Eligible Cardholder will receive one (1) allocated Unique ID via email address maintained in HSBC's records, followed by an SMS notification within eight (8) to twelve (12) weeks after the end of the Campaign Period and subject to meeting the Eligibility Criteria (in Table 2) and Participation Criteria (as per clause 6). Eligible Cardholder shall visit the website of HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd, at <https://dcode.3ex.com.my/hsbcliveplus> to redeem the eVoucher (eVoucher selection) using the allocated Unique ID and the last 6-digit of the Participating HSBC Credit Card number.
12. The eVoucher will be delivered to Eligible Cardholder's email address maintained in HSBC's records and shall be valid for a period of six (6) months from the date of receiving the email containing the eVoucher.
13. The eVoucher is not transferable and cannot be exchanged for cash, credit or in kind and is applicable for one (1) time redemption only. Any unutilised eVoucher that has expired will not be replaced by HSBC.
14. Grab, Klook, Touch & Go, Zalora, and Shopee are not participants in or sponsors of this Campaign. The trade name and logo of these companies are trademarks belonging to Grab Holdings Inc, Klook Travel Technology Sdn. Bhd., Touch 'n Go Sdn. Bhd., Shopee Pte. Ltd., Zalora Group and Global Fashion Group respectively. We are not in any way endorsing, sanctioning, approving or supporting the use of any brand or merchandise sold by the respective company. Any query and/or dispute on the usage of the eVoucher must be directed to, and resolved directly with the respective company.

### 3.88% CASH INSTALMENT PLAN OFFER TERMS & CONDITIONS

15. Eligible Cardholder stand to receive additional 3.88% Cash Instalment Plan (CIP) Offer as set out in Table 5 subject to the terms and conditions herein.

**Table 5: Additional offer for** Eligible Cardholder

Eligible Cardholder	Eligibility Criteria	CIP Offer
Eligible Cardholder	Apply for CIP at 3.88% p.a. interest rate	CIP at 3.88% p.a.

16. A Eligible Cardholder may apply for CIP via his/her HSBC Live+ Credit Card at 3.88% p.a. interest rate and repay the CIP amount (“**CIP Amount**”) together with the applicable interest rate in equal monthly instalments (“**CIP Monthly Instalment**”) for a repayment period of 12 months (“**CIP Tenure**”).
17. To participate in this 3.88% CIP Offer, Eligible Cardholder must apply for the CIP during the credit card application for the primary HSBC Live+ Credit Card and in accordance to the terms below:
- By completing the CIP portion of the HSBC Live+ Credit Card 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 Amount;
  - After CIP application is approved, the Eligible Cardholder will not be able to change/alter the CIP Tenure, CIP Amount and/or the CIP Monthly Instalment;
  - The minimum CIP Amount for the CIP application is RM1,000 and shall not exceed 60% of the newly approved credit limit of Eligible Cardholder’s HSBC Live+ Credit Card.
18. CIP at 3.88% is limit to one time offer for each Eligible Cardholder.
19. In the event the CIP is applied together with Balance Transfer Instalment (BTI) and the combined amount of CIP and BTI exceeds 60% of the newly approved credit limit of the HSBC Live+ Credit Card, the application for BTI shall take priority for approval. In this instance, the CIP Amount will be reduced to not be lower than RM1,000. However, if the CIP Amount is lower than RM1,000, HSBC reserves the right to reject the CIP application.
20. The transfer of the approved CIP Amount to Eligible Cardholder’s Nominated Bank Account will commence within fourteen (14) working days from the date of CIP application approved. The Eligible Cardholder will be notified of his/her approved CIP via SMS to the Eligible Cardholder’s mobile phone number or address respectively maintained in HSBC’s records.
21. HSBC reserves the right to:
- Approve the CIP Amount applied; or
  - Approve the CIP Amount at a lower amount. HSBC will notify the Eligible Cardholder if the approved CIP amount is lower than what was applied for; or
  - Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Eligible Cardholder with regards to the exercise of its discretion pursuant to this clause.
22. If the Eligible Cardholder wishes to opt for an early settlement of the CIP, the Eligible 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 Amount shall immediately become due and payable as an outstanding amount in the Eligible Cardholder’s HSBC Live+ Credit Card account.
23. The CIP is also subject to HSBC Bank’s Cash Instalment Plan Terms and Conditions (“**CIP Terms and Conditions**”), a copy of which can be downloaded from [www.hsbc.com.my/credit-cards/features/cash-instalment-plan/](http://www.hsbc.com.my/credit-cards/features/cash-instalment-plan/).

## GENERAL TERMS & CONDITIONS

24. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days' prior notice.
25. 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.
26. 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.
27. The below terms also applies:
  - (i) HSBC Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my)
  - (ii) HSBC Cardholder Agreements;
  - (i) HSBC Tariffs and Charges;
  - (ii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
28. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
29. The Eligible Cardholders shall be responsible for any applicable taxes.
30. HSBC's decision on all matters relating to this Campaign shall be final and binding.