

## TERMS & CONDITIONS

### HSBC Premier Cards Acquisition Promotion Q1 2026 ("**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 **01 January 2026 to 31 March 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 May 2026, whichever comes first.

#### PARTICIPATION & ELIGIBILITY

3. This Promotion is open to the following customers who apply at least one of the primary Participating HSBC Credit Card/-i as per Table 1 below during the Sign-Up Period:-

- (i) New and existing Premier Elite and Premier customers who currently does not hold any primary Participating HSBC Credit Card/-i(s) ("**Category A**"); and
- (ii) New and existing Premier Elite customers who currently does not hold HSBC Premier World Travel Credit Card ("**Category B**");

collectively known as "**Eligible Customer(s)**".

**Table 1: Participating HSBC Credit Card/-i**

<b>Category A</b>	<b>Premier Elite</b>	<ul style="list-style-type: none"><li>• HSBC Premier World Travel Credit Card</li><li>• HSBC Premier World Mastercard Credit Card</li><li>• HSBC Amanah Premier World Mastercard Credit Card-i</li></ul>
	<b>Premier</b>	<ul style="list-style-type: none"><li>• HSBC Premier World Mastercard Credit Card</li><li>• HSBC Amanah Premier World Mastercard Credit Card-i</li></ul>
<b>Category B</b>	<b>Premier Elite</b>	<ul style="list-style-type: none"><li>• HSBC Premier World Travel Credit Card</li></ul>

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - (a) Existing Cardholder(s) who have cancelled any of his/her Participating 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; and/or
  - (f) Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia; and/or
  - (g) 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 Reward will not be eligible to join and/or receive any Reward under this Promotion.

#### PROMOTION MECHANICS

5. Eligible Customer(s) who fulfills the Participating Criteria is entitled to receive maximum one (1) unit of Samsonite luggage ("**Sign-Up Gift**"), on a first come first serve basis, subject to the terms and conditions herein:-

- a. Maintain a Total Relationship Balance (“TRB”) of at least RM3,000,000 for Premier Elite customer or RM300,000 for Premier customer during the Sign-Up Period;

“TRB” includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-compliant Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bonds/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components;

- b. 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;
- c. Use the Participating HSBC Credit Card/-i on Retail Spend (defined in Clause 6 below) within the **Welcome Period** in accordance with the Spending Criteria as set out in Table 2 below,

(the “Participating Criteria”).

**Table 2: Participating Criteria & Sign-Up Gift**

Category	Customer	Apply for	Spending Criteria	Sign-Up Gift
A	Premier Elite	<ul style="list-style-type: none"> <li>HSBC Premier World Travel Credit Card</li> <li>HSBC Premier World Mastercard Credit Card</li> <li>HSBC Amanah Premier World Mastercard Credit Card-i</li> </ul>	Spend minimum <b>RM3,000</b> (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period.	Samsonite MODUS Spinner 69/25 Exp
	Premier	<ul style="list-style-type: none"> <li>HSBC Premier World Mastercard Credit Card</li> <li>HSBC Amanah Premier World Mastercard Credit Card-i</li> </ul>		
B	Premier Elite	<ul style="list-style-type: none"> <li>HSBC Premier World Travel Credit Card</li> </ul>		

6. “**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/Compensation, Interest/Finance 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”).
7. 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.

#### **SAMSONITE LUGGAGE TERMS & CONDITIONS**

8. The total units of the Sign-Up Gift to be given out is 500 units which is pooled together with HSBC Amanah Premier Cards Acquisition Promotion Q1 2026.
9. The Sign-Up Gift is not transferable and cannot be exchanged for cash, credit or in kind.
10. HSBC reserves the right to substitute the Sign-Up Gift with any other item of similar value at any time with three (3) days prior notice.
11. The Sign-Up Gift will be couriered within sixteen (16) weeks after the end of Promotion Period to the Eligible Customer’s address as maintained in HSBC’s records. HSBC will not entertain any early fulfillment request or request to deliver the Sign-Up Gift to an overseas address, a P.O Box address and/or address other than that maintained in HSBC’s record. During the call for delivery address confirmation, the Eligible Customer

with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Sign-Up Gift on behalf of the said Eligible Customer.

12. HSBC will contact the Eligible Customers at the registered phone number maintained in HSBC Bank's records to notify the Eligible Customers on the details of the authorised agent who will be contacting the Eligible Customers for delivery address confirmation.
13. HSBC may process Eligible Customer's information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and HSBC's Universal Terms and Conditions and disclose pertinent information to the fulfillment agency to facilitate delivery of the Sign-Up Gift to the Eligible Customers.
14. The Sign-Up Gift is given on an "as is" basis, in any model and colour that is available and does not include any accessories or items shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
15. HSBC reserves the right to substitute the Sign-Up Gift with any other item of similar value at any time with three (3) days prior notice.
16. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Sign-Up Gift under this Promotion.
17. Any loss or damage to the Sign-Up Gift is passed on to the Eligible Customers upon delivery.
18. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsement, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Sign-Up Gift.
19. Samsonite is not a participant in or sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Samsonite. We are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Samsonite. Any query and/or dispute on the quality and usage of the luggage must be directed to and be resolved directly with Samsonite.

#### **GENERAL TERMS & CONDITIONS**

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
21. 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 4<sup>th</sup> day after its delivery.
22. 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.
23. The below terms also apply:
  - a. HSBC Universal Terms and Conditions ("UTCs") which are available at [www.hsb.com.my](http://www.hsb.com.my) and [www.hsbcamanah.com.my](http://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.
24. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
25. The Eligible Cardholder(s) shall be responsible for any applicable taxes.
26. HSBC's decision on all matters relating to this Promotion shall be final and binding.