

TERMS & CONDITIONS

HSBC TravelOne Credit Card 2023 Online eVoucher Acquisition Promotion ("**Promotion**")

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC**")

PROMOTION PERIOD

2. "**Promotion Period**":
 - a. "**Sign-Up Period**" runs from **01 August 2023 to 31 December 2023**, both dates inclusive; and
 - b. "**Welcome Period**" is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to individuals who apply for a primary HSBC TravelOne Credit Card ("**Participating HSBC Credit Card**") for the first time during the Sign-Up Period. ("**Eligible Cardholder(s)**")
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who is an existing primary cardholder of credit card/-i issued by HSBC or HSBC Amanah Malaysia Berhad ("**HSBC Amanah**");
 - b. Cardholder(s) who have cancelled his/her HSBC/ HSBC Amanah credit card/-i within six (6) months prior to this Promotion;
 - c. Cardholder(s) who are participating in any other concurrent HSBC/ HSBC Amanah credit card/-i sign-up promotions via any channels either by HSBC or authorized third party, except the HSBC Spend & Activate Cash Back Acquisition Promotion.
5. Eligible Cardholders whose Participating HSBC Credit Card and/or any other HSBC/HSBC Amanah credit card/-i(s) 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

6. Eligible Cardholder must during the Promotion Period:
 - a. Apply for primary Participating HSBC Credit Card through HSBC website and must complete the application, including submission of necessary income documents;
 - b. 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
 - c. Use his/her Participating HSBC Credit Card on Eligible Spend (as per Clause 7 below) within the Welcome Period in accordance with the Eligibility Spend Criteria as set out in Table 1 below.

(the "**Participation Criteria**").
7. "**Eligible Spend**" for this Promotion are those that are charged to the Participating HSBC Credit Card (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, annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).
8. *E-Wallet(s) means e-wallet(s) in Malaysia only which 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. Each Eligible Cardholder stands to receive one (1) unit of eVoucher up to maximum RM500 eVoucher (“eVoucher”) (as set out in Table 1) upon meeting the Participation Criteria and Eligibility Spend Criteria, on a first come first served basis and subjected to the terms and conditions herein.
11. This Promotion has a maximum capping up to RM500 eVoucher per Eligible Cardholder. The maximum allocation for this Promotion is up to RM1.0 million pooled amount with HSBC 2023 Online eVoucher Acquisition Promotion. HSBC Bank is the sole provider of all the eVoucher in this Promotion.

Table 1: Eligibility Spend Criteria and eVoucher value*

*The available eVoucher are Grab Malaysia , Klook, Touch & Go, Shopee, Zalora (“eVoucher Partners”)

Category	eVoucher	Eligibility Spend Criteria
1	1x RM400 eVoucher	Spend minimum RM1,000 on Eligible Spend within the Welcome Period in single or cumulative transactions including equivalent foreign currency spend.
2	1x RM50 eVoucher	Perform at least ten (10) e-Wallet top up within Welcome Period (no minimum amount)
3	1 x RM50 eVoucher	Download the HSBC Malaysia Mobile Banking App, register for HSBC online banking and successfully log into HSBC Malaysia Mobile Banking App at least once within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into HSBC Malaysia Mobile Banking App, must 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 Banking app within the Welcome Period	RM50
	Total eligible value of 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 Banking App, register for online banking but did not log into HSBC Malaysia Mobile Banking app within the Welcome Period	-
	Total eligible value of eVoucher	RM 50

12. The eVouchers are awarded on first come first served basis and the maximum allocation for this Promotion is up to RM1.0 million pooled amount with HSBC 2023 Online eVoucher Acquisition Promotion. HSBC Bank is the sole provider of all the eVoucher in this Promotion.
13. Each Eligible Cardholder stands to receive maximum one (1) eVoucher for the total eligible value throughout the Promotion Period and the Eligible Cardholder can select only one type of eVoucher from the list of eVoucher Partners.
14. 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 upon fulfilment of the

Participation Criteria (as per Clause 6) and Eligibility Spend Criteria (in Table 1). Eligible Cardholder shall visit the website of HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd, at <https://dcode.3ex.com.my/hsbcacq> to redeem the eVoucher (eVoucher selection) using the allocated Unique ID and the last 6-digit of the Participating HSBC Credit Card number.

15. The eVoucher will be delivered to Eligible Cardholder's email address maintained in HSBC's records and shall be valid for a period of five (5) months from the date of receiving the email containing the eVoucher.
16. 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.
17. Grab, Klook, Touch & Go, Shopee and Zalora, are not participants in or sponsors of this Promotion. 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, and 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.

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 Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my;
 - (ii) HSBC Cardholder Agreement;
 - (iii) 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.