

TERMS & CONDITIONS

HSBC Pick Your eVoucher 2022 Acquisition Campaign

DEFINITION

1. "Bank" or "We" or "Our" or "Us" refers to HSBC Bank Malaysia Berhad Company No.198401015221 (127776-V) and HSBC Amanah Malaysia Berhad Company No.200801006421 (807705-X).
2. "HSBC/HSBC Amanah Credit Card/-i(s)" refers to HSBC Premier World Travel Mastercard® Credit Card, HSBC Premier World Mastercard® Credit Card, HSBC Amanah Premier World Mastercard® Credit Card-i, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum Mastercard® Credit Card and HSBC Amanah MPower Platinum Credit Card-i issued by the Bank.
3. "Eligible Participants", "You", "Your" refers to all persons who apply for a primary HSBC/HSBC Amanah credit card/-i(s) during the Sign-Up Period **excluding** the following categories of persons:
 - a. Existing Primary cardholder of an existing and valid HSBC/HSBC Amanah credit card/-i(s);
 - b. HSBC staff with or without existing HSBC/HSBC Amanah credit card/-i(s);
 - c. Cardholder(s) who have cancelled his/her HSBC/HSBC Amanah credit card/-i(s) within six (6) months prior to the date of application for any new HSBC credit card under this Campaign;
 - d. Cardholder(s) of invalid or cancelled HSBC/HSBC Amanah credit card/-i(s) and/or whose accounts are delinquent within Our definition during the Campaign Period;
 - e. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah credit card/-i(s); and
 - f. Cardholder(s) who are participating in any other concurrent HSBC/HSBC Amanah credit card/-i(s) sign-up promotions via any channels (either by HSBC or authorized third parties), except the HSBC/HSBC Amanah RM25 Cash Back Acquisition Promotion;
4. "Campaign" refers to HSBC Pick Your eVoucher 2022 Acquisition Campaign.
5. "Sign-Up Period" refers to the period from 1st January 2022 to 31st December 2022 (both dates inclusive) for You to apply for a primary HSBC/HSBC credit card/-i(s) through Our websites (https://sp.hsbc.com.my/cc-apply-online/credit-card-application?gift_type=evoucher)
6. "Welcome Period" means 60 days from the date of Your primary HSBC/HSBC Amanah credit card/-i(s) welcome letter sent by Us to Your address in Our records.
7. "Campaign Period" refers to Sign-Up Period and Welcome Period collectively.
8. "Participation Criteria" refers to conditions in which You must perform in order to participate in the Campaign, defined in Clause 12 below.
9. "Eligible Spend" are spend transactions as defined in Clause 13 below.
10. "Quasi Cash" refers to transactions in stored value such as gambling chips, wire transfer money order, traveller's cheques, lottery tickets which correspond with Merchant Category Code 6050 and 6051.
11. "Gift" refers to your choice of eVoucher worth RM500. The available eVoucher are: Lazada, Shopee, Grab Ride, Grab Food, Klook and Zalora. The denomination of the respective eVoucher type will be at Our sole discretion.

PARTICIPATION CRITERIA

12. To participate, You must, during Campaign Period:
 - a. Be an Eligible Participant;
 - b. Apply for a primary HSBC/HSBC Amanah credit card/-i(s) and **complete** the application, including submitting the necessary income documents through Our websites (For HSBC Platinum Mastercard® Credit Card, please apply through https://sp.hsbc.com.my/cc-apply-online/credit-card-application?gift_type=evoucher).
 - c. Call to activate Your newly approved primary HSBC/HSBC Amanah credit card/-i(s) and create PIN (Personal Identification Number) according to the activation steps in the welcome letter; and

- d. Spend ten (10) transactions (no minimum amount) with Your newly approved HSBC/HSBC Amanah credit card/-i(s) on Eligible Spend within the Welcome Period.
13. Eligible Spend are spend transactions charged to Your primary and supplementary HSBC/HSBC Amanah credit card/-i(s) account (single or cumulative receipt), and:
- a. **includes:** local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing; and
 - b. **excludes:** Fees and charges per Our Tariff and Charges, Cash Advance, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP), Quasi Cash and e-Wallet(s) top up and/or transactions that enables cash-out or transfers to bank account. Example of such e-wallets are BigPay and Boost App. This list is not exhaustive and may subject to change from time to time.
14. Subject to the terms and conditions of this Campaign, You stand a chance to receive maximum one (1) unit of the Gift upon fulfilment of the Participation Criteria, on a first come first served basis notwithstanding that You may apply for more than one HSBC/HSBC Amanah credit card/-i(s) during the Sign-Up Period. There is a total capping of **750** units of Gift to be given out for this Campaign.

GIFT TERMS AND CONDITIONS & FULFILLMENT

15. The following terms and conditions apply to the Gift:
- a. The Gift is given on an “As Is” basis;
 - b. You will receive one (1) allocated Unique ID notified via SMS within eight (8) to twelve (12) weeks upon fulfilment of the Eligibility and Participation Criteria. You shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at <https://dcode.3ex.com.my/voucher> to redeem the eVoucher (Gift Selection) using the allocated Unique ID and the last 6-digit of the credit card number;
 - c. The Gift will be delivered to your email address provided in <https://dcode.3ex.com.my/voucher> within three (3) weeks upon successful redemption of the Gift and fulfilment of all terms and conditions listed herein;
 - d. The validity of the Gift is for a period of six (6) months from the date of receiving the unique code;
 - e. The Gift is applicable for one (1) time redemption only. Expiry date of the Gift will be stated in the redemption email sent by Our above said gift fulfilment agency to You and any unutilised Gift that has expired will not be replaced by Us;
 - f. The Gift is not transferable and cannot be exchanged for cash, credit or in kind;
 - g. We will not entertain any requests to deliver the Gift to a third party;
 - h. We may process Your information, for purposes as provided for in Our Notice to Customers relating to the Personal Data Protection Act 2010 (the “Notice”) and Our Universal Terms and Conditions and disclose pertinent information to the fulfilment agency to facilitate delivery of the Gift to You. A copy of the Notice can also be downloaded from <https://www.hsbc.com.my/privacy-and-security/>;
 - i. We reserve the right to substitute the Gift with any other item of similar value at any time with three (3) days prior notice;
 - j. Any loss or damage to the Gift is passed on to You upon delivery of the Gift.

GENERAL TERMS & CONDITIONS

16. At the time of Gift fulfilment, Your HSBC/HSBC Amanah credit card/-i(s) must be PIN activated and must not be delinquent, closed, and/or invalid, dormant or cancelled within Our definition, otherwise You will be disqualified from receiving the Gift from this Campaign.

17. Lazada, Shopee, Grab, Klook and Zalora are not participants in or sponsors of this Campaign. The trade name and logo of these companies are trademarks belonging to Lazada South East Asia Pte Ltd, Shopee Pte Ltd, Grab Holdings Inc, Klook Travel Technology Sdn. Bhd. 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 Gift must be directed to, and resolved directly with the respective company.
18. We reserve the right to amend, delete or add to any of these Terms & Conditions with 3 days' prior notice and such amended Terms & Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising the Campaign.
19. We may use any of the following modes to communicate notices in relation to this Campaign to You:
 - a. individual notice (whether by written notice or via electronic means) sent to Your latest address/email address as maintained in Our records;
 - b. press advertisements;
 - c. notice in Your credit card statement(s);
 - d. display at Our business premises; or
 - e. notice on Our internet website(s);where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
20. These Terms and Conditions are in addition to the Universal Terms and Conditions ("UTCs") for HSBC Bank and HSBC Amanah of which the respective Cardholder Agreements are a part of and which regulates the provision of credit card facilities by the Bank ("UTC"). The UTC is available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the UTC, these terms and conditions shall prevail in relation to this Campaign.
21. We reserve the right to cancel, terminate or suspend this Campaign with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by Us of this Campaign shall not entitle You to any claim or compensation against Us for any and all losses or damages suffered or incurred by You as a direct or indirect result of the act of cancellation, termination or suspension.
22. We shall not be responsible for any loss or damage arising from or in connection to this Campaign save and except for Your loss or damage suffered or incurred as a direct result of Our gross negligence.
23. We shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, pandemic, lockout, industrial action, fire, flood, drought, storm or any event beyond Our reasonable control.
24. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign. Our decision on all matters relating to this Campaign shall be final and binding.