

TERMS & CONDITIONS
HSBC Apple Pay Promotion (“Promotion”)

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) will be referred to as “**HSBC Bank**” and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) will be referred to as “**HSBC Amanah**”, collectively referred to as “**HSBC**”.
2. “**Promotion Period**” runs from 15 September 2024 to 31 December 2024, both dates inclusive, comprising the following periods:

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	15 September 2024 – 30 September 2024
2	1 October 2024 – 31 October 2024
3	1 November 2024 – 30 November 2024
4	1 December 2024 – 31 December 2024

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary credit cardholders of the following Participating HSBC Credit Card/-i(s) as shown in Table 2 below (“**Eligible Cardholders**”). For avoidance of doubt, the Eligible Spend made by the supplementary credit cardholders will be consolidated and only the primary cardholders of Participating HSBC Credit Card/-i(s) stand to receive the Cashback.

Table 2: Participating HSBC Credit Card/-i(s)

a) Visa Credit Card/-i(s)

HSBC Bank	<ul style="list-style-type: none"> • HSBC Live+ Credit Card • HSBC Visa Signature Credit Card • HSBC Platinum Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

b) Mastercard Credit Card/-i(s)

HSBC Bank	<ul style="list-style-type: none"> • HSBC Premier Travel Credit Card • HSBC Premier World Mastercard Credit Card • HSBC Mastercard Platinum Credit Card • HSBC TravelOne Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah Premier World MasterCard Credit Card-i

4. The following categories of persons are **NOT ELIGIBLE** to participate in this Promotion:
 - a. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).
5. Eligible Cardholders whose Participating HSBC Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended, lost or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

CAMPAIGN MECHANICS

6. Eligible Cardholders must add Apple Pay app (“Apple Pay”) on their compatible Apple device(s) and link their Participating HSBC Credit Card/-i(s) with Apple Pay.
7. Eligible Cardholders who have performed at least 7 transactions with a minimum spend of RM 50 per transaction by using the same Participating HSBC Credit Card/-i(s) added to their Apple Pay within a Promotion Month (“**Eligible Spend**”) will stand to receive cashback worth of RM30 (“**Cashback**”).
8. Each Eligible Cardholder may only receive one (1) unit of Cashback throughout the Promotion period for each of their Participating HSBC Credit Card/-i(s) added to Apple Pay which have met the Eligible Spend, subject to the total Cashback allocation on a first come first served basis.
9. The total allocation Cashback is **limited to 4,200** units only throughout the Promotion Period, on a first-come-first-served basis as stipulated in Table 3 below.

Table 3: Total allocation of Cashback

Participating Months		Cashback Allocation (in unit)	Cashback total value (in RM)
Month 1	15 September 2024 – 30 September 2024	600	18,000
Month 2	1 October 2024 – 31 October 2024	1,200	36,000
Month 3	1 November 2024 – 30 November 2024	1,200	36,000
Month 4	1 December 2024 – 31 December 2024	1,200	36,000
Total		4,200	126,000

10. The Cashback to be given out under this Promotion are pooled together with the HSBC Amanah Apple Pay Promotion. HSBC Bank is the sole provider for all Cashback in this Promotion.
11. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC’s system throughout the Promotion Period. HSBC shall not be held responsible for any late posting.
12. In the event of a tie in the 7th transaction time for the last unit of Cashback for the Participating Month when the 7th transaction was made the Eligible Cardholder with the highest-ranking card type of Participating HSBC Credit Card/-i will receive the said last unit of Cashback.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Live+ Credit Card, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Platinum Credit Card, HSBC MasterCard Platinum Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.

Example: Customer A (holding HSBC Premier Travel Credit Card) & Customer B (holding HSBC Visa Signature Credit Card) both have performed at least 7 transactions with a minimum spend of RM 50 per transaction by using their said Participating HSBC Credit Card/-i(s) added to Apple Pay at the same time & date. Customer A is eligible as the winner for the last unit of Cashback.

13. The Cashback will be credited into the Eligible Cardholder’s Participating HSBC Credit Card/-i(s)’ account within six (6) to ten (10) weeks after the end of Promotion Period. The Cashback will be notified and reflected in the Eligible Cardholders’ credit card statement in the following month after the Cashback has been credited.
14. During the Promotion Period and at the time of fulfilment of the Cashback, if any transactions of the Participating HSBC Credit Card/-i(s) are disputed or alleged to be fraudulent, or the Eligible Cardholder’s Participating HSBC Credit Card/-i(s) is delinquent, lost and/or invalid or cancelled, the Eligible Cardholder will be disqualified from participating or receiving the Cashback for this Promotion.

15. The following terms and conditions apply to the Cashback(s):
 - a. The Cashback are not transferable and cannot be exchanged for cash, credit or in kind.
 - b. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Cashback to any third party other than the Eligible Cardholders.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate to the Eligible Cardholders 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.
18. 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.
19. The below terms also applies:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Cardholder shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.