

TERMS & CONDITIONS
HSBC WIN GROCEIRES CAMPAIGN (“PROMOTION”)

PROMOTION PERIOD

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**”).
2. “**Promotion Period**” runs from **1 September 2024 to 31 January 2025** as stipulated in Table 1 below, both dates inclusive.

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	1 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
5	1 January 2025 – 31 January 2025

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC/HSBC Amanah Credit Card/-i(s) as set out in Table 2 below (“**Eligible Cardholders**”) during the Promotion Period.

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

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

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card/-i(s).
5. Existing Cardholders whose Participating HSBC/HSBC Amanah Credit Card/-i(s) 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 rewards under this Promotion.
6. Registration is required for participation to win in this Promotion and the registration process is as follows:

Registration process:

- a. SMS: **GB**<space>your last 6-digit Participating HSBC/HSBC Amanah Credit Card/-i(s) number to 66300; or
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. Follow the registration instructions in the EDM invitation or respective marketing communication materials.

Note: Standard telecommunication charges will apply for each SMS registration sent.

7. The SMS registration can be performed by either primary or supplementary Cardholder using the mobile number registered with HSBC. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register. The Eligible Cardholders must ensure they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i(s) number in the SMS to register successfully.

PROMOTION MECHANICS

8. To stand a chance to win RM1,000 worth of Grocery e-Vouchers from Village Grocer/B.I.G (“the Prize”), the Eligible Cardholders must earn promotion entries based on the Eligible Spend Criteria in Table 3 during the Promotion Period. For avoidance of doubt, one (1) unit of Prize is equivalent to RM1,000 of Grocery e-Vouchers.
9. Each primary Eligible Cardholder stands to win a maximum of one (1) unit of the Prize throughout the Promotion Period in accordance with the terms and conditions herein. There is a total allocation of fifty (50) units of Prizes to be given out under this Promotion which is pooled together with HSBC Amanah Win Groceries campaign.
10. “**Eligible Spend**” for this Promotion are transactions charged to any of the Eligible Cardholder’s Participating HSBC/HSBC Amanah Credit Card/-i(s) including the supplementary credit card(s) within the Promotion Period which:
 - a) **includes** all local and overseas Grocery MCC** spend; and
 - b) **excludes** all other spend not captured under Grocery MCC** spend.

The Eligible Spend made by the supplementary cardholders will be consolidated with the primary cardholder and only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to win the Prize.

11. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and HSBC will not be held responsible for any late posting. There will be a 7 days buffer period allocated for posting of transactions made on the last day of the Promotion Period.

Table 3: Promotion entries based on Spend Criteria

Spend Criteria	Number of Promotion entry(ies)
Every RM50 Eligible Spend in Grocery MCC.	
**Groceries spend means retail transactions with the following MCC only: 5311, 5411, 5499, 5300	1

Selection of Winners

12. The winners’ selection process is as follows:
 - a. All entries earned throughout the Promotion Period are assigned with a serial number in HSBC’s randomizer system.
 - b. After the end of the Promotion Period, HSBC will perform a one (1) time randomization of the entries received to determine the winners of the Prize.
 - c. The entry ranked 1st to 50th from the randomization results will be shortlisted referred to as the “**Potential Winner(s)**”.
 - d. The Potential Winner(s) will receive notification SMS within six (6) to twelve (12) weeks after the end of the Promotion Period, at the mobile numbers maintained in HSBC’s records, notifying them that they stand a chance to receive the Prize, subject to answering a question via SMS correctly. The Potential Winner(s) must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.

- e. A SMS will then be sent to the Potential Winner(s) to confirm the winners for the Prize. The Potential Winner(s) who fail to fulfil the requirements under Clause 12 (d) will be disqualified from winning the Prize.
 - f. In the event HSBC has not selected a Winner due Clause 12 (d) is not complied with (including no mobile number maintained in HSBC's records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in Clause 12 (d) to (f) shall be repeated up to two (2) rounds, and thereafter the Prize, if any, shall be forfeited.
13. HSBC will notify the Prize Winners via SMS within two (2) weeks after the Prize Winners have been selected as per Clause 12.

Fulfilment Process:

14. Once the 50 Winners has been selected, Winners are required to:
- (a) Download the Bites apps by Village Grocer;
 - (b) Reply to HSBC via SMS providing their Bites ID number for compilation;
 - (c) Agree and consent to HSBC to submit the Bites ID number to Village Grocer to complete the fulfilment. Once the Winners have completed steps (a) to (c) above, Village Grocer will fulfil the RM1,000 worth of Village Grocer/B.I.G e-Vouchers to the 50 Winners through their Bites Apps;
 - (d) The e-Vouchers will be in RM200 denomination. Each Winner will receive five (5) x RM200 denomination vouchers;
 - (e) The e-Vouchers may be utilized with payment made using HSBC/HSBC Amanah Credit card/-i only.
 - (f) The e-Vouchers expiry will be indicated in the Bites app. No further extension will be entertained.
 - (g) The usage of the e-Vouchers is subject to Village Grocer/B.I.G's Terms and Conditions.

GENERAL TERMS & CONDITIONS

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