

**TERMS & CONDITIONS**  
**HSBC Spend Beyond Borders Promotion (“Promotion”)**

**THE 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 July 2025 to 30 September 2025**, both dates inclusive.

**Table 1: Promotion Period**

Promotion Month	Promotion Dates
1	1 July 2025 – 31 July 2025
2	1 August 2025 – 31 August 2025
3	1 September 2025 – 30 September 2025

**PARTICIPATION & ELIGIBILITY**

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

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

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

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - i. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and
  - ii. Non-individual and/or corporate HSBC/HSBC Amanah Credit Card/-i(s) cardholder(s).
5. Eligible Cardholders whose Participating 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 fulfilment of the Cash Back will not be eligible to join and/or receive any Cash Back under this Promotion.
6. Registration is **required** to participate in this Promotion and stand a chance to win the Cash Back (as stated in clause 7). Eligible Cardholders may register via SMS, eDM or HSBC Malaysia website with respective registration process as follows:

Registration via SMS & eDM	Registration via HSBC Malaysia website
a. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion, please reply FCY1 to 66300; or b. Eligible Cardholders who receive eDM invitation or respective marketing communication materials from HSBC, please follow the instructions in the eDM, including registration via SMS.	a. Go to <a href="http://www.hsbc.com.my">www.hsbc.com.my</a> or <a href="http://www.hsbcamanah.com.my">www.hsbcamanah.com.my</a> and follow the navigation below: HSBC Malaysia/Amanah Website Home Page > Credit Card > Offers > Credit Card Offers b. Search for this Promotion and click on ‘Register Online’. You will be directed to fill up the “HSBC Card Promotion Registration Form”.

<p>c. Upon successful registration via SMS and/or eDM, Eligible Cardholders will receive a confirmation via SMS and are required to keep the confirmation SMS as reference in the event they need to contact HSBC. If the wrong campaign code was entered during registration, the Eligible Cardholders will receive a SMS indicating unsuccessful registration and are required to register again with the correct campaign code i.e. FCY1.</p> <p>Note: Standard telecommunication charges will apply for each SMS registration sent.</p>	<p>c. Please insert FCY1 as the campaign code and fill up the form diligently with correct details and click submit to register.</p> <p>d. A reference number will be provided. You are required to keep this reference number in the event you need to contact HSBC.</p> <p>Note: No confirmation will be provided. HSBC will not be responsible for any unsuccessful registration due to invalid entry.</p>
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## PROMOTION MECHANICS

7. Throughout the Promotion Period, Eligible Cardholders who meet the minimum **Eligible Spend** (as defined in Clause 8 below) equivalent to RM1,000 in any foreign currency (other than Ringgit Malaysia) within a day, in a single or cumulative receipts/transactions ("**Spend Criteria**") using their Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive a maximum of one (1) unit of Cash Back as illustrated in [Table 3](#) below ("the Cash Back") per day per Eligible Cardholder, on a first come first served basis, and subject to [Table 4](#) below and the terms and conditions herein.

For avoidance of doubt, each Eligible Cardholder stands to receive a maximum of three (3) units of Cash Back totalling RM300 throughout the Promotion Period. Total Cash Back per day is capped at 50 units (RM5,000 equivalent) and is rewarded on a first come first serve basis.

**Table 3: Spend Criteria**

Minimum Spend Amount	Cash Back amount per day per Eligible Cardholder	Total Cash Back per Eligible Cardholder throughout the Promotion Period
Eligible Spend in any foreign currency for a sum equivalent to RM1,000 within a day	RM100	RM300

*Example 1:*

Cardholder A has a primary HSBC Visa Signature Credit Card. On Day 1, Cardholder A spends on Eligible Spend in JPY and USD for a sum equivalent to RM1,200. Cardholder A stand to receive the Cash Back. On Day 2, Cardholder A spends on Eligible Spend in JPY for a sum equivalent to RM800. Since Cardholder A does not meet the Spend Criteria, Cardholder A does not qualify for the Cash Back on Day 2. Day 3: Cardholder A spends on Eligible Spend in KRW for a sum equivalent to RM2,500. Cardholder A stand to receive the Cash Back. The total Cash Back that Cardholder A could potentially earn in these 3 days is a maximum of 2 Cash Back units. All Cash Back are subjected to a cap of 50 units (RM5,000 equivalent) per day, on a first come first serve basis.

**Table 4: Total Cashback Amount and Capping**

Promotion Period	Maximum allocation of Cash Back for this Promotion	Maximum No of Allocated Cashback throughout Promotion Period (Units)	Allocated Cash Back per day (RM/unit)
1 July 2025 to 30 September 2025	RM460,000	4,600	RM5,000 / 50 unit

8. "**Eligible Spend**" for this Promotion includes:
- (a) includes:** all foreign currencies transactions that are successfully charged to Eligible Cardholders' primary and supplementary Participating HSBC/HSBC Amanah Credit Card/-i(s); and

**(b) excludes:** Dynamic Currency Conversion (DCC) transactions.

9. Both primary and supplementary Participating HSBC/HSBC Amanah Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend and Spend Criteria. Eligible Spend made on the same day for all Participating HSBC/HSBC Amanah Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC/HSBC Amanah Credit Card/-i(s) account and will not be treated separately to meet the Spend Criteria. For avoidance of doubt, the Cash Back will be awarded to the primary Eligible Cardholders only.

*Example 2: Cardholder A has a primary HSBC Visa Signature Credit Card which has 2 supplementary Credit Cards issued under which are held by cardholder B and C. Cardholder A spends on Eligible Spend for a sum equivalent to RM700 on Day 1. Cardholder B spends on Eligible Spend for a sum equivalent to RM200 on Day 1. Cardholder C spends on Eligible Spend for a sum equivalent to RM100 on Day 1. The consolidated Eligible Spend amount for Cardholder A is RM1,000 on Day 1 and Cardholder A stand to receive the Cash Back. All Cash Back are subjected to a cap of 50 units (RM5,000 equivalent) per day, on a first come first serve basis.*

10. All Cash Back(s) will be credited into the Primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i(s) account within twelve (12) to sixteen (16) weeks after Promotion Period which will be reflected in the primary Eligible Cardholders' monthly credit card statement after the Cash Back(s) has been credited.
11. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) reflected in HSBC's system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.
12. In the event of a tie in transaction time, the last unit(s) of the Cash Back of every day in the Promotion Period will go to the Primary Eligible Cardholder as in accordance with the order below:

For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) are in the following order, in descending priority:

HSBC Premier Travel Mastercard Credit Card being the first priority, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Live+ Credit Card, HSBC Platinum VISA Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)

*Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum VISA Credit Card) both have meet the Spend Criteria at the same spend amount at the same time & day, Customer A will get the last unit of Cash Back for that day.*

13. The maximum allocation of Cash Back for this Promotion is RM 460,000 which is pooled together with the HSBC Amanah Spend Beyond Borders Promotion. HSBC is the sole provider for all the Cash Back in this Promotion.
14. The Cash Back is non-transferable and HSBC will not entertain any request from the Eligible Cardholders or any third party to fulfil the Cash Back other than to the Eligible Cardholders.
15. During the Promotion Period and at the time of fulfilment of the Cash Back, if any Eligible Spend made by an Eligible Cardholder during the Promotion Period is disputed or alleged to be fraudulent, such Eligible Cardholder will be disqualified from participating or receiving the Cash Back under this Promotion.

#### **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 Cardholder in relation to this Promotion via:
- via electronic means;
  - press advertisements;
  - notice in the Eligible Cardholder's credit card statement(s) or composite statement;
  - display at its business premises; or
  - notice on HSBC's internet website(s);
- such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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, these terms shall prevail in relation to this Promotion.
19. The below terms also apply:
- HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - HSBC and HSBC Amanah Cardholder Agreements; and
  - 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 Cardholders shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.