

**TERMS & CONDITIONS**  
**HSBC Get RM100 (“Promotion”)**

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**”).

**PROMOTION PERIOD**

2. “**Promotion Period**” runs from **01 May 2025 to 31 July 2025**, both dates inclusive, comprising the following periods:

Promotion Month	Promotion Dates
1	01 May 2025 – 31 May 2025
2	01 June 2025 – 30 June 2025
3	01 July 2025 – 31 July 2025

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to primary and supplementary cardholders of the following Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) as set out in Table 1 below who receive an SMS/eDM invitation from HSBC (“**Eligible Cardholders**”) to participate in this Promotion:

**Table 1: Participating HSBC Bank/HSBC Amanah Credit Card/-i(s)**

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

4. Cardholder(s) who did not receive the SMS and/or eDM invitation from HSBC are not eligible to participate in this Promotion.
5. The Eligible Cardholders whose Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Prizes will not be eligible to receive any Prizes under this Promotion.
6. Registration is required to participate in this Promotion and the registration process is as follows:

**Registration process:**

- a. SMS: Reply **GB3** to 66300;
- 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.

## PROMOTION MECHANICS

### Grand Cash Back Prize

7. The first 20 Eligible Cardholders with the highest accumulated Eligible Spend as per Clause 10 below throughout the Promotion Period in a single or cumulative receipts/transactions using their Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be eligible to receive RM250 Grand Cash Back Prize, subject to the Grand Cash Back Prize capping in Table 2 below and the terms and conditions herein. For avoidance of doubt, each Eligible Cardholder may receive a maximum of one (1) unit of Grand Cash Back Prize throughout the Promotion Period.

### Monthly Cash Back Prize

8. The Eligible Cardholders who spend a minimum amount of RM2,500 at each Promotion Month (or equivalent in foreign currency) on any Eligible spend as per Clause 10 below in a single or cumulative receipts/transactions using their Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be eligible to receive RM100 Monthly Cash Back Prize on a first come first serve basis, subject to the Monthly Cash Back Prize capping in Table 2 below and the terms and conditions herein. For avoidance of doubt, each Eligible Cardholder may receive a maximum of two (2) units of Monthly Cash Back Prize throughout the Promotion Period.

**Table 2: Grand Cash Back Prize and Monthly Cash Back Prize Capping**

Prizes	Promotion Period	Spend Criteria	Cash Back Amount	Total Number of Cash Back Units for this Promotion
<b>Grand Cash Back Prize</b>	01 May 2025 – 31 July 2025	Highest accumulated Eligible Spend throughout the Promotion Period	250	20
<b>Monthly Cash Back Prize</b>	01 May 2025 – 31 May 2025	Min. RM2,500 per month	100	266
	01 June 2025 – 30 June 2025		100	267
	01 July 2025 – 31 July 2025		100	267

9. Eligible Spend made on all Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to meet the Spend Criteria of this Promotion. For avoidance of doubt, only the primary cardholders of Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) stand to receive the Monthly Cash Back Prize and/or the Grand Cash Back Prize.

*Example: Cardholder A has an HSBC Premier World Mastercard Credit Card, an HSBC Platinum Credit Card and 2 supplementary HSBC Platinum Credit Cards. All transactions on Eligible Spend made with all of those Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.*

10. **“Eligible Spend”** for this Promotion are transactions charged to any of the Eligible Cardholder’s Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) including the supplementary credit card(s) within the Promotion Period which:
- includes** all local and overseas retail transactions; and
  - excludes** cash advances, 0% instalment plans, Balance Conversion Plan, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, standing instructions/auto-billing, finance charges/management fees, annual fees and Sales and Services tax (SST).
11. The tracking of the Eligible Spend is based on posting 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. For the last unit of Monthly Cash Back Prize and the Grand Cash Back Prize, the Eligible Cardholder with the higher-ranking card type of Participating HSBC Bank/HSBC Amanah Credit Card/-i will get the last unit of

Monthly Cash Back Prize and/or the Grand Cash Back Prize in the event of a tie in transaction time and/or amount.

For avoidance of doubt, the Participating HSBC Bank/HSBC Amanah Credit Cards/-i(s) rankings are in Table 3 below.

**Table 3: Participating HSBC Bank/HSBC Amanah Credit Cards/-i(s) rankings**

Ranking	Participating HSBC Bank/HSBC Amanah Credit Cards/-i(s)
1	HSBC Premier Travel Credit Card
2	HSBC Premier World MasterCard Credit Card
3	HSBC Amanah Premier World MasterCard Credit Card-i
4	HSBC Visa Signature Credit Card
5	HSBC TravelOne Mastercard Credit Card
6	HSBC Live+ Credit Card
7	HSBC Visa Platinum Credit Card
8	HSBC Platinum MasterCard Credit Card
9	HSBC Amanah MPower Visa Platinum Credit Card-i
10	HSBC Amanah MPower Visa Credit Card-i

*Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Visa Platinum Credit Card) have met the spend of RM2,500 per month in a single receipt/transaction at the same time & day, Customer A is eligible to win the Monthly Cash Back Prize.*

13. The Grand Cash Back Prize and Monthly Cash Back Prize are pooled together with the HSBC Amanah Get RM100 Promotion. HSBC Bank is the sole provider for all the Cash Back in this Promotion.
14. The Monthly Cash Back Prize will be credited into the Primary Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) account within ten (10) to twelve (12) weeks after the end of the Promotion Period. The Grand Cash Back Prize will be credited into the Primary Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) account within twelve (12) to sixteen (16) weeks after the Promotion Period. The Grand Cash Back Prize and Monthly Cash Back Prize will be reflected in the Eligible Cardholders' monthly credit card statement after the Cash Back has been credited.
15. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Grand Cash Back Prize and Monthly Cash Back Prize to any third party other than the Eligible Cardholders.
16. If any Eligible Spend transaction is disputed or alleged to be fraudulent, the Grand Cash Back Prize and Monthly Cash Back Prize will be forfeited and will not be credited into the Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s).

#### **GENERAL TERMS & CONDITIONS**

17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
18. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via
  - i. via electronic means;
  - ii. press advertisements;
  - iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
  - iv. display at its business premises; or
  - v. notice on HSBC internet website(s);
 such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.

19. This Terms and Conditions are in addition and must be read together with the respective products(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.

The below terms also apply:

- a. HSBC Universal Terms and Conditions (“UTCs”) which is available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my).
  - b. HSBC Cardholder Agreement; and
  - c. 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.