

**TERMS AND CONDITIONS**  
**HSBC REWARDS & HSBC PREMIER WORLD REWARDS PROGRAMMES 2023**  
**Effective January 2023**

**DEFINITIONS**

1. "HSBC" or "Bank" or "We" or "Our" or "Us" refers to HSBC Bank Malaysia Berhad (Registration No.198401015221 (127776-V)).
2. "Programme" refers to HSBC Rewards & HSBC Premier World Rewards Programmes.
3. "Participating HSBC Credit Card" refers to all primary cardholders of the HSBC Premier World MasterCard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, and HSBC MasterCard Platinum Credit Card issued by HSBC.
4. "Eligible Cardholders" or "Cardholders" or "You" or "Your" refers to the Participating HSBC Credit Card holder but excludes the following categories of persons:
  - I. cardholder(s) of Participating HSBC Credit Cards that are not issued in Malaysia; and/or
  - II. cardholder(s) of invalid or cancelled Participating HSBC Credit Cards and/or whose accounts are delinquent at any time during the Programme Period; and/or
  - III. cardholder(s) of HSBC Corporate Credit Cards,
5. "Reward Points" refers to the points accumulated in that Eligible Cardholder account.
6. "Premier Travel Credit Card" refers to all primary cardholders of HSBC Premier Travel MasterCard Credit Card issued by HSBC.
7. "Air Miles" refers to the air miles accumulated in the Cardholders' Premier Travel Credit Card account.
8. "Rewards Catalogue" refers to the HSBC Rewards Catalogue and HSBC Premier Rewards Catalogue which are published by HSBC.
9. "Reward Items" refer to all items, cash vouchers, and frequent flyer miles that are available for redemption.
10. "Fast Track Option" refers to a redemption of a Reward Item that may involve a reduced number of Reward Points and a Malaysian Ringgit amount to be charged respectively to the Participating HSBC Credit Card account.
11. "Rewards Cash" refers to a redemption of cash back to the Participating HSBC Credit Card account, using Reward Points.
12. "PDPA Notice" refers to HSBC's Notice to Customers relating to the Personal Data Protection Act 2010.
13. "UTCs" refers to HSBC Universal Terms and Conditions.

**PARTICIPATION IN THE PROGRAMME**

14. You may participate in the Programme for as long as You hold a Participating HSBC Credit Card, unless Your Participating HSBC Credit Card is not in good standing (overdue in payment or has exceeded its limit), is cancelled and/or terminated.
15. Once a Participating HSBC Credit Card account is cancelled and/or terminated, the Reward Points accumulated in that Participating HSBC Credit Card account are automatically forfeited.
16. We reserve the right to suspend, disqualify and/or exclude any Cardholders from participating in the Programme.

**REWARD POINTS EARNED BY YOU**

17. Reward Points accumulated will be reflected in Your Participating HSBC Credit Card monthly statement.
18. Adjustments will be made to the number of Reward Points accrued in Your Participating HSBC Credit Card account if there are any disputed credit(s) or debit(s) posted to the Eligible Cardholder's Participating HSBC Credit Card account, including but not limited to, those arising from returned goods or services or from billing disputes. Any disputed transactions/billings will not earn Reward Points.
19. Reward Points can only be used for redemption of Reward Items and Rewards Cash. For avoidance of doubt, Reward Points cannot be exchanged for cash.
20. Reward Points earned via Your Participating HSBC Credit Card(s) cannot be converted into Air Miles for Your Premier Travel Credit Card, and vice versa.  
  
Reward points / Air Miles from another Cardholder's Participating HSBC Credit Card / Premier Travel Credit Card cannot be converted / transferred to the Participating HSBC Credit Card / HSBC Premier Travel Credit Card, and vice versa.
21. Reward Points earned via Your Participating HSBC Credit Card(s) cannot be transferred to Your other Participating HSBC Credit Card(s).
22. We are not responsible for any delay in the posting of transactions which may result in a delay in the accrual of Reward Points.

#### VALIDITY OF REWARD POINTS

23. Reward Points earned are valid for up to three (3) years and will be expired on the Participating HSBC Credit Card's anniversary month, as illustrated below.

Example: If the Participating HSBC Credit Card's Anniversary Month is **August**

Reward Points Earned On	Expiry Date of Reward Points
15 June 2020	August 2023
01 September 2019	August 2023
30 March 2020	August 2023

24. Allocated Reward Points which are not redeemed before the end of the expiry month in the third year will expire and be automatically deducted from the Reward Points balance, which shall be reflected similarly in Your Participating HSBC Credit Card statement, subject to Clause 23.
25. If the validity of the Reward Points is shortened or extended, We will give You at least 30 days' notice of such change.

#### REWARD POINTS REDEMPTION

26. We will publish the Rewards Catalogue which will list all the Reward Items, together with the number of Reward Points required for redemption of each of the Reward Items. The Rewards Catalogue may also list a Fast Track Option for the Reward Items and Rewards Cash options.
27. The Rewards Catalogue is available for redemption by You only.
28. Reward Points accumulated in Your primary and/or supplementary Participating HSBC Credit Card account can only be redeemed by You.
29. You may redeem Reward Items through any of the following channels:
  - I. Online at [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards);
  - II. Contact Centre at 603 83215222 or 1300 88 9393 (for HSBC Premier World MasterCard Credit Cards); and/or

- III. Contact Centre at 603 83215400 or 1300 88 1388 (for all other Participating HSBC Credit Card).
30. Although the Rewards Catalogue is composed with care, We reserve the right to cancel Your request for redemption of any Reward Items if there is a manifest and/or unintended error in the Rewards Catalogue. You will be notified of the cancellation via SMS to the mobile number or letter sent to the address that you input during Your redemption request.
31. Reward Points may not be redeemed until they have been allocated by Us into Your Participating HSBC Credit Card account.
32. When a request for redemption of Reward Points is received, We will deduct the required number of Reward Points from Your Participating HSBC Credit Card account as specified in Your redemption request.
33. If there are insufficient Reward Points in Your Participating HSBC Credit Card account, We will decline the redemption request and inform You via SMS.
34. Certain Reward Items may be covered by a manufacturer's warranty. You should direct any disputes and/or complaints regarding the Reward Item to:
- (i) the fulfilment agency within three (3) business days from the date of receipt of the Reward Item for any delivery defects in the Reward Items;
  - (ii) the manufacturer for manufacturing defects in the Reward Items; or
  - (iii) the respective service provider for any other issues in relation to the Reward Items,
- as We bear no liability and will not be responsible for resolving such disputes and/or complaints.
35. All Reward Items featured in the Rewards Catalogue are available while stocks last and We reserve the right to withdraw and/or replace any Reward Items with a substitute of equal monetary value featured in the Rewards Catalogue, and/or change the Reward Points required or the Fast Track Option for redemption at any time.
36. Reward Items:
- (i) are strictly non-returnable and non-exchangeable for other Reward Items, cash or credit under any circumstances;
  - (ii) do not have a "trial period";
  - (iii) in the form of Cash Vouchers are valid until the date stated as the "Expiry Date" on it;
  - (iv) may be subject to further terms and conditions set by the service establishment or supplier of the Reward Item; and
  - (v) are to be provided on an 'as is' basis.
- Please note that any props, accessories or equipment featured together with the Reward Items in the Catalogue are for ornamental or illustrative purposes and shall not form part of the Reward Items.
37. Once a redemption request has been submitted to Us, You are not allowed to reverse, cancel or change it.
38. Any additional meals, transportation, accommodation, installation charges or other arrangements made in connection with any Reward Item will be Your sole responsibility.
39. For redemption of Frequent Flyer Air Miles, You must first enrol or be an existing member of the respective airline(s). You must also ensure the account of the respective airline(s) is of the same name as Your Participating HSBC Credit Card.
40. You are required to check Your Participating HSBC Credit Card statement to reconcile the Reward Points deducted for redemption and notify Us if there is a discrepancy in the number of Reward Points deducted within two (2) months of the redemption date.
41. Suspected or actual fraud and/or suspected or actual abuse relating to the accumulation and/or redemption of Reward Points may result in forfeiture of the Reward Points as well as suspension or termination of Your participation in the Programme

## REWARDS CASH REDEMPTION

42. We will award the Rewards Cash within six (6) weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.
43. For redemption of Rewards Cash, You will still need to make payment to Us for the minimum monthly repayment as stated in the specific month's credit card statement. Failure to pay the minimum monthly repayment may result in late payment charges being incurred.

## DELIVERY

44. We will make arrangements to deliver the Reward Item to You within 3 weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.
45. Delivery of Reward Items shall be made to the address furnished by You at the point of redemption and deemed received by You if there is a written acknowledgement of receipt of the Reward Item. If the address furnished is an office address, the acknowledgement can be by any member of the office. Claims of non-receipt of Reward Items will not be entertained after one (1) month from the date of redemption.
46. There will be no delivery of Reward Items to a P.O. Box address or an overseas address.
47. Courier charges will be imposed on Your Participating HSBC Credit Card account for any re-direction from the original delivery address submitted during the point of redemption.
48. We may process Your information, for purposes as provided for in the Personal Data Protection Act ("PDPA") Notice and UTCs and disclose pertinent information to the fulfilment agency to facilitate delivery of the Reward Items to You. A copy of the Notice can also be downloaded from [www.hsbc.com.my](http://www.hsbc.com.my).

## GENERAL TERMS

49. HSBC reserves the right to amend the terms and conditions of this Programme if necessary, with 3 days' prior notice.
50. Termination of the Programme will take effect on the date stated in the termination notice. You must use any outstanding Reward Points within 30 days of the termination date. All outstanding Reward Points will be automatically cancelled upon the expiry of this 30-day period.
51. HSBC may communicate to the Cardholder in relation to this Programme via:
  - a. via electronic means;
  - b. press advertisements;
  - c. notice in the 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 4<sup>th</sup> day after its delivery.
52. 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.
53. The below terms also apply :
  - a. HSBC Bank Universal Terms and Conditions ("UTCs") which is available at [www.hsbc.com.my](http://www.hsbc.com.my);
  - b. HSBC Bank Cardholder Agreements;
  - c. PDPA Notice.

54. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
55. You shall be responsible for any applicable taxes.
56. HSBC's decision on all matters relating to this Promotion shall be final and binding.