

Terms & Conditions for HSBC SmartPrivileges/HSBC VIP SmartPrivileges

Every mention of:-

- (A) "HSBC Bank" refers to HSBC Bank Malaysia Berhad (Company No. 127776-V) and HSBC Amanah Bank" refers to HSBC Amanah Bank Malaysia Berhad (Company No. 807705-X);
- (B) "HSBC Credit Cards" refers to HSBC Premier Travel Credit Card, HSBC/HSBC Amanah Premier World MasterCard Credit Card/-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum/HSBC Amanah MPower Platinum Credit Card/-i and HSBC Amanah MPower Credit Card/-i; and
- (C) "HSBC Debit Cards" refers to HSBC Premier Visa Debit Card, HSBC Advance Visa Debit Card and HSBC Visa Debit Card,
where (B) and (C) are issued by HSBC/HSBC Amanah Bank.

1. HSBC SmartPrivileges are available to all holders of HSBC/HSBC Amanah Credit Cards/-i and HSBC/HSBC Amanah Debit Cards/-i.
2. HSBC VIP SmartPrivileges are only exclusive to all holders of:-
 - (I) HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card and HSBC Visa Signature Credit Card,HSBC Amanah MPower Platinum Credit Card/-i ("HSBC/HSBC Amanah VIP Credit Cards/-i"); and
 - (II) HSBC Premier Visa Debit Card ("HSBC VIP Debit Card").
3. All offers effective from 1 January 2020 onwards unless stated otherwise and payment must be made with the respective HSBC/HSBC Amanah Credit Cards/-i or HSBC/HSBC Amanah Debit Cards/-i, unless stated otherwise.
4. HSBC SmartPrivileges/HSBC VIP SmartPrivileges Terms & Conditions and offers are available at www.hsbc.com.my/sp.
5. All payments must be made with HSBC/HSBC Amanah Credit Cards/-i or HSBC/HSBC Amanah Debit Cards/-i to enjoy the offers from the HSBC SmartPrivileges/HSBC VIP SmartPrivileges offer for shopping, dining, health & beauty,travel and hotel. Prior reservation is to be made for dining, hotel & golf offers or as indicated in the respective offers.
7. These offers cannot be exchanged for cash or other products, unless otherwise specified.
8. HSBC Bank gives no representation or warranty with respect to any goods or services provided under HSBC SmartPrivileges/HSBC VIP SmartPrivileges. In particular, HSBC Bank gives no warranty with respect to the quality of goods or services redeemed or their suitability for any purpose. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received under HSBC SmartPrivileges/HSBC VIP SmartPrivileges shall be settled between the Cardholder and the participating merchant/supplier/establishment involved. HSBC Bank will bear no responsibility for resolving such disputes or for the dispute itself.
9. The offers are subject to the Terms and Conditions of the respective merchants/establishments.
10. In the case of any dispute relating to HSBC SmartPrivileges/HSBC VIP SmartPrivileges, the decision of HSBC Bank shall be final.
11. All offers for goods and services featured in the HSBC SmartPrivileges/HSBC VIP SmartPrivileges microsite and/or any other communication material(s) are valid for credit and/or debit cards/-i issued by HSBC/HSBC Amanah Bank Malaysia Berhad only.
12. HSBC Bank reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions with 3 days prior notice.
13. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 14, shall prevail over any provisions or representations contained in any other promotional materials advertising the HSBC SmartPrivileges/HSBC VIP SmartPrivileges.
14. HSBC Bank may use any of the following modes to communicate notices in relation to this HSBC SmartPrivileges/HSBC VIP Smart Privileges to the Cardholders:
 - i) Individual notice to the Cardholders (whether by written notice or via electronic means) sent to the Cardholders' latest address/email address as maintained in the HSBC Bank's records;
 - ii) Press advertisements;
 - iii) Notice in the Cardholders credit card or bank account statement(s);

- iv) Display at its business premises; or
- v) Notice on HSBC Bank's internet website(s);

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- 15. HSBC Bank reserves the right to withdraw, substitute or vary any of the offers from time to time with 3 days prior notice. Any withdrawal, substitution or variation by HSBC Bank of any offer shall not entitle the Cardholders to any claims against or compensation from HSBC Bank for any and all losses or damages suffered or incurred by the Cardholders, whether directly or indirectly caused.

Reward Points and Cash Back for HSBC SmartPrivileges/HSBC VIP SmartPrivileges

- 16. Reward Points and/or Cash Back will not be given or awarded or credited to HSBC Debit Cards or their related deposit accounts unless and otherwise specified for the respective establishment.
- 17. The Reward Points given out under HSBC SmartPrivileges/ HSBC VIP SmartPrivileges are subject to the Reward Points Terms and Conditions which are available at www.hsbc.com.my/personal-banking/credit-cards/hsbc-rewards.
- 18. HSBC will publish an online Rewards Catalogue which will list all the items, cash vouchers, cash back, and frequent flyer air miles and annual fee waivers ("Reward Items") that are available for redemption, together with the number of Reward Points required for redemption of each of the Reward Items.
- 19. Cardholders are not allowed to transfer or sell their Reward Points to any other person.
- 20. HSBC Bank reserves the right, at its absolute discretion, in the allocation of the Reward Points and the Cash Back to the Cardholders.
- 21. Where applicable, Reward Points and/or Cash Back to be given out are on monthly basis and the amount to be given out are subjected to the terms and conditions as stated in the HSBC SmartPrivileges/HSBC VIP SmartPrivileges microsite and/or any other communication material(s), unless stated otherwise.
- 22. The Reward Points and/or Cash Back for a specific offer may be capped for a specified period. In the event that such Reward Points and/or Cash Back are not given out by HSBC Bank in the specified period, such Reward Points and/or Cash Back will be forfeited.
- 23. Reward Points and/or Cash Back given out will be credited into the respective primary Cardholder's HSBC Credit Card account which incurred the spend within 4 weeks after the end of each month and will be reflected in the credit card statement for the month after the crediting period, unless stated otherwise.
- 24. HSBC Bank will not entertain any request from any Cardholders or any other person to credit the Reward Points and/or Cash Back to the Cardholders' other or any third party's HSBC Credit Card account.