

TERMS AND CONDITIONS

Complimentary Flight Promotion (10,500 AirAsia BIG Points)

Campaign

1. The Phar Partnership ("Organiser") **COMPLIMENTARY FLIGHT PROMOTION** 10,500 AirAsia BIG Points ("Campaign") will run from 1 September 2015 until 29 February 2016, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions stated herein.

Eligibility

3. The Campaign is open to:
 - a) Customers who successfully apply for a **PRIMARY** HSBC (the Bank) Credit Card during the Campaign Period; AND
 - b) maintain their accounts with The Bank and Organiser in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period ("Eligible Customers").
4. Individuals below the age of 21 years are not eligible for this Campaign.
5. Customers whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the Campaign Period will not be entitled to receive any rewards under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers must:
 - (a) (i) apply for the HSBC Card through <http://sp.hsbc.com.my/air-asia> and (ii) have their application successfully approved, all within the Campaign Period; and
 - (b) contact The Bank's Contact Centre to activate their approved HSBC Credit Card (as described in the credit card Welcome Pack) within 30 days from the credit card approval date ("Successful Eligible Customers").
7. The Bank's decision on records of the application and approval dates will be final and conclusive.
8. The Bank will notify Successful Eligible Customers via SMS upon approval and activation of their HSBC Credit Card application.

9. Successful Eligible Customers who meet the requirements in clause 6 above will be entitled to 10,500 AirAsia BIG Points ("The Welcome Gift"). AirAsia BIG Points is only applicable to principal cardholders and will only be credited to the principal cardholder's BIG Shot account. The Welcome Gift is not transferable to third parties or to any supplementary cardholders.

10. Successful Eligible Customer will be sent a link for Big Point Redemption via SMS.

11. The BIG Points required to earn a Redeemed Flight on AirAsia will be available on a seat-and-flight-specific basis. The number of BIG Points required to earn Redeemed Flight may change at any time until the booking is confirmed and BIG Points are applied as payment for the Redeemed Flight. Any change to your booking may result in a change in the fare amount as required and may also have associated fees. If you do not board your Redeemed Flight and fail to cancel prior to departure, all BIG Points used in connection with the Redeemed Flight will be forfeited.

12. Redeemed Flight must be done online at <http://www.airasiabig.com>

13. AirAsia reserves the right to revise, amend, or modify the amount of BIG Points required to redeem Award Flight.

14. Once a Redeemed Flight is booked using BIG Points, it may not be cancelled or change name prior to scheduled departure.

15. BIG Points are eligible for redemption only for flights operated and marketed by AirAsia.

16. AirAsia BIG Loyalty Members are responsible for all taxes and fees applicable to Redeemed Flights, including without limitation: Airport or Passenger Facility Charges, Service Fees, Convenience Fees, and other taxes and fees. All taxes and fees must be paid at the time of purchase.

17. Any change of Redeemed Flight or upgrades can be done at AirAsia.com/ManageMyBooking

18. In the case of any dispute relating to Redeemed Flights, BIG Shot must make report at <http://www.airasiabig.com>.

19. The Redeemed Flight is subject to AirAsia's Terms and Conditions of Carriage

20. The terms and conditions are subject to change at any time and from time to time as the sole discretion of AirAsia.

21. The approval of each application is subject to The Bank's usual approving criteria and the applicant's eligibility for the respective card types.

22. If a New Customer applies for more than one HSBC credit card under this Campaign, he/she will only be entitled to One (1) Welcome Gift only.

23. If:

(a) the customer breaches any of the terms and conditions of the HSBC credit card; or

(b) The Bank and Organiser discovers at any time that he customer did not infact satisfy the requirements under this Campaign;

the customer loses his/her entitlement to the Welcome Gift.

General

24. The Bank and Organiser's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by The Bank and Organiser.

25. The Organiser may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on The Bank and Organiser's website at <http://sp.hsbc.com.my/air-asia>

26. By participating in the Campaign, all participants:

(a). consent for The Bank and Organiser to disclose their particulars to The Bank and Organiser's service providers and suppliers, including Think Big Digital Sdn Bhd, for purposes of running this Campaign and crediting the Welcome Gift;

(b). consent for The Bank and Organiser to disclose or publish their personal information such as their names and identities and any general information that The Bank and Organiser sees fit about the participants or their account(s) in any media, marketing or advertising materials; and

(c). grant The Bank and Organiser the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.

27. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.