

TERMS & CONDITIONS
HSBC AMANAH AUTO-BILL CASH BACK PROMOTION

1. HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as “HSBC Amanah”.

PROMOTION PERIOD

2. The “HSBC Amanah Auto-Bill Cash Back Promotion” (“**Promotion**”) shall run from 1 December 2016 to 31 March 2017, both dates inclusive (“**Promotion Period**”).

ELIGIBILITY

3. This Promotion is only open to all primary credit cardholders of:-
 - a) **HSBC Amanah Credit Card-i**: HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah Advance Visa Platinum Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i issued by HSBC Amanah;

(collectively, the “**Participating HSBC Amanah Credit Cards-i**”)

EXCEPT for the following categories of persons:

- i. Holder(s) of HSBC Amanah Credit Cards-i that are not issued in Malaysia; and/or
- ii. Holder(s) of invalid or cancelled HSBC Amanah Credit Cards-i and/or whose accounts are delinquent within HSBC Bank and HSBC Amanah’s definition at any time during the Promotion Period; and/or
- iii. Holder(s) of company and/or corporate HSBC Amanah Credit Cards-i,

(collectively, the “**Eligible Cardholder**”).

REGISTRATION CRITERIA

4. To participate in this Promotion, the Eligible Cardholder must register one of his/her Participating HSBC Amanah Credit Card-i number(s) via SMS during the Promotion Period. All his/her other Participating HSBC Amanah Credit Cards-i including supplementary card(s) shall automatically be tracked for the purpose of tabulating the Participation Criteria (defined at clause 10 and 11 below).

SMS Registration process is as follows:

- a. **SMS: A1<space>your 16-digit Participating HSBC Amanah Credit Cards-i number to 63839; or**
- b. Eligible Cardholders who receive an SMS invitation from HSBC Amanah to participate in this Promotion must follow the instruction to register as stated therein; or
- c. Follow the instruction to register in the respective marketing communication materials.

Standard telecommunication charges will apply for each SMS sent.

5. Registration can be performed by either the primary or supplementary Eligible Cardholder.
6. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost. Such confirmation will be sent to the mobile number used for the registration.

7. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost notifying them to re-register via SMS. However, the Eligible Cardholder must ensure that they have keyed in the correct Participating HSBC Amanah Credit Card-i number in the SMS.
8. Upon the successful SMS registration, the Eligible Cardholder must use any of their Participating HSBC Amanah Credit Cards-i in the manner as per Clause 10 and 11 below.

PARTICIPATING BILLERS

9. The auto-bill payment service providers included in this Promotion are as follows:
 - i. Astro
 - ii. Celcom
 - iii. Digi
 - iv. Maxis
 - v. Telekom
 - vi. UniFi
 - vii. Tenaga Nasional Berhad (TNB)
 - viii. Prudential BSN Takaful Berhad
 - ix. Great Eastern Takaful Sdn Bhd
 - x. AIA Public Takaful
 - xi. Hong Leong MSIG Takaful Berhad
 - xii. HSBC Amanah Takaful (Malaysia) Sdn Bhd

(collectively, the “**Participating Billers**”).

PARTICIPATION CRITERIA

10. The Eligible Cardholder must enrol for a **NEW** auto-bill payment facility with any of the Participating Billers during the Promotion Period (“**Enrolment**”).
11. The Enrolment must be done by submitting a completed HSBC Amanah’s Credit Card-i Auto-bill Payment form through:
 - i. any HSBC Amanah branch; or
 - ii. Personal Internet Banking; or
 - iii. HSBC Amanah websites.

Alternatively, Enrolment may be done directly through the Participating Billers and the Eligible Cardholder shall be subject to the Participating Billers’ processes and/or additional terms (if any). (the “**Participation Criteria**”).
12. For Enrolment via HSBC Amanah branches, verification will be carried out, including biometric verification before HSBC Amanah can proceed with processing the application for Enrolment.
13. For Enrolment via Personal Internet Banking or HSBC Amanah websites, SMS verification will be sent to the Eligible Cardholder based on the Eligible Cardholder’s mobile phone number maintained in HSBC Amanah’s records. Eligible Cardholder will be required to reply to the SMS before HSBC Amanah can proceed with processing the application for Enrolment. For avoidance of doubt, applications made via this channel will not be processed if the Eligible Cardholder does not maintain a mobile phone number with HSBC Amanah.
14. Cancellation of existing auto-bill payment facilities with the Participating Billers on your Participating HSBC Amanah Credit Card-i and re-enrolment with the Participating Billers will not be taken into account for this Promotion.

15. Eligible auto-bill transactions for this Promotion are those that:
- are charged to the Eligible Cardholder's Participating HSBC Amanah Credit Card-i within the Promotion Period;
 - are a minimum amount of average RM50 for three(3) consecutive auto-bill transactions; and
 - are auto-billed transactions with any of the Participating Billers,

(the "Auto-bill Transaction").

16. An Enrolment is considered as successful once the 1st (first) Auto-bill Transaction for such Enrolment is charged and posted within 60 days from the end of the Enrolment Month (defined in clause 19 below) to the Participating HSBC Amanah Credit Card-i ("**Successful Enrolment**"). Any 1st (first) Auto-bill Transaction for such Enrolment that is charged after 60 days from the end of the Enrolment Month will not be eligible for the Cash Back.

17. All Successful Enrolments must be maintained for a minimum of 12 months from the date of the Successful Enrolment. For avoidance of doubt, if a Successful Enrolment was maintained for less than 12 months and the Eligible Cardholder received the Cash Back, the Eligible Cardholder is required to return the Cash Back received and so authorises HSBC Amanah to debit their Participating HSBC Amanah Credit Card-i account accordingly, without further reference to the Eligible Cardholder.

CASH BACK TERMS & CONDITIONS

18. Upon satisfying the Participation Criteria and upon a Successful Enrolment, the Eligible Cardholder stands to receive Cash Back on every three (3) Auto-bill Transactions as per Table 1 below. For the avoidance of doubt, in the event the three (3) Auto-bill Transaction amount varies, the average value of the three (3) Auto-bill Transactions shall be taken to determine the Cash Back.

Table 1: The Campaign Mechanics

Amount Per Auto-bill Transaction	Cash Back (RM) After Every 3 Auto-bill Transaction	Maximum Cash Back per Successful Enrolment
Less than RM250	RM12.50	RM25
RM250 and above	RM25	RM50

Table 2: How It Works

Eligible Cardholder	Enrolment Date	Auto-bill Transaction	Eligible for Cash Back (Yes/No)	Total Cash Back
A	22 Dec 2016	<ul style="list-style-type: none"> Maxis Jan'17 – Jun'17 RM49 for six (6) Auto-bill Transactions 	No	RM0 Minimum amount per Auto-bill Transaction is RM50

B	22 Dec 2016	<ul style="list-style-type: none"> Telekom Jan'17 – RM30 Feb'17 – RM150 Mar'17– RM120 	<p>Yes</p> <p>Transaction amount = (RM30 + RM150 + RM120)/3 = RM100</p> <p>1. Telekom RM12.50 x 1 = RM12.50</p> <p>Total = RM12.50</p>	RM12.50
C	28 Dec 2016	<ul style="list-style-type: none"> TNB Jan'17– RM50 Feb'17 – RM250 Mar'17– RM600 	<p>Yes</p> <p>Transaction amount = (RM50 + RM250 + RM600)/3 = RM300</p> <p>1. TNB RM25 x 1 = RM25</p> <p>Total = RM25</p>	RM25
D	28 Dec 2016	<ul style="list-style-type: none"> Maxis A Jan'17 – Jun'17 RM80 for six (6) Auto-bill Transactions Maxis B Jan'17 – Mar'17 RM300 for three (3) Auto-bill Transactions 	<p>Yes</p> <p>1. Maxis A RM12.50 x 2 = RM25</p> <p>2. Maxis B RM25 x 1 = RM25</p> <p>Total = RM50</p>	RM50
E	30 Dec 2016	<ul style="list-style-type: none"> Astro Jan'17 – Mar'17 RM280 for three (3) Auto-bill Transactions Celcom Jan'17- Jun'17 RM 80 for six (6) Auto-bill Transactions 	<p>Yes</p> <p>1. Astro RM25 x 1 = RM25</p> <p>2. Celcom RM12.50 x 2 = RM25</p> <p>Total = RM50</p>	RM50
F	8 Jan 2017	<ul style="list-style-type: none"> Digi Feb'17 –Jul'17 RM80 for six (6) Auto-bill Transactions Great Eastern Feb'17 –Jul'17 RM300 for six (6) Auto-bill Transactions 	<p>Yes</p> <p>1. Digi RM12.5 x 2 = RM25</p> <p>2. Great Eastern RM25 x 2 = RM50</p> <p>Total = RM75</p>	RM75

G	17 Jan 2017	<ul style="list-style-type: none"> • Maxis Feb'17 –Jul'17 RM120 for six (6) Auto-bill Transactions • Prudential Feb'17 –Jul'17 RM280 for six (6) Auto-bill Transactions • Astro Feb'17 –Jul'17 RM288 for six (6) Auto- bill Transactions 	<p>Yes</p> <ol style="list-style-type: none"> 1. Maxis RM12.50 x 2 = RM25 2. Prudential RM25 x 2 = RM50 3. Astro RM25 x 2 = RM50 <p>Total = RM125</p>	RM125
H	22 Jan 2017	<ul style="list-style-type: none"> • Telekom Feb'17 – Jul'17 RM298 for six (6) Auto-bill Transactions • Great Eastern Feb'17– Jul'17 RM278 for six (6) Auto- bill Transactions • Astro Feb'17–Jul'17 RM268 for six (6) Auto-bill Transactions • Maxis Feb'17–Jul'17 RM128 for six (6) Auto-bill Transactions • Prudential Feb'17–Jul'17 RM270 for six (6) Auto-bill Transactions 	<p>Yes</p> <ol style="list-style-type: none"> 1. Telekom RM25 x 2 = RM50 2. Great Eastern RM25 x 2 = RM50 3. Astro RM25 x 2 = RM50 4. Maxis RM12.50 x 2 = RM25 5. Prudential RM25 x 2 – RM50 <p>Total = RM225</p>	<p>RM200*</p> <p>*Maximum cash back amount is RM200 per Eligible Cardholder</p>

19. The Cash Back shall be allocated based on a first come, first served basis, and is subject to the availability of the Cash Back allocated for that Enrolment Month as per Table 3 below:

Table 3: Enrolment Month & Cash Back Allocation

Enrolment Month		Total Cash Back Allocation (RM)
Month 1	01December 2016 –31 December2016	130,000
Month 2	01 January 2017 – 31 January 2017	100,000
Month 3	01 February 2017 – 28 February 2017	100,000
Month 4	01 March 2017 – 31 March 2017	100,000
Total Cash Back (RM)		430,000

(the “Enrolment Month”).

20. The maximum Cash Back that an Eligible Cardholder may receive under this Promotion is RM200.
21. There is a maximum pool of RM430,000 in Cash Back to be given out throughout the Promotion Period, capped at respective maximum amount (as stated in Table 3 above) for each Enrolment Month on a first come, first served basis. The Cash Back to be given out for this Promotion is pooled together with the “HSBC Auto-Bill Cash Back Promotion”. HSBC Bank is the sole provider for the Cash Back in this Promotion.
22. If the Cash Back allocated in the respective Enrolment Months are not fully utilised, the remaining Cash Back will be brought forward to the next Enrolment Month.
23. Only the primary Eligible Cardholder will receive the Cash Back. The Cash Back will be credited into the primary Eligible Cardholder’s Participating HSBC Amanah Credit Card-i which **MUST BE PIN ACTIVATED**.
24. The Cash Back will be credited into the primary Eligible Cardholder’s Participating HSBC Amanah Credit Cards-i within eight (8) weeks after the satisfaction of three (3) Auto-bill Transactions in accordance with clause 18 above. The Eligible Cardholder will receive notification of the Cash Back, if any, through the respective Participating HSBC Amanah Credit Card-i’s monthly credit card statement that follows after the date of the crediting of the Cash Back.

Table 4: Payout Illustration

Eligible Cardholder	Enrolment Date	Auto-bill Transaction	Fulfilment Period
A	5 Dec-16	Jan’17-Mar’17 RM128 for three (3) Auto-bill Transactions	RM12.50 by May’17
		Apr’17-Jun’17 RM128 for three (3) Auto-bill Transactions	RM12.50 by Aug’17
B	20-Jan -17	Feb’17-Apr’17 RM298 for three (3) Auto-bill Transactions	RM25 by Jun’17
		May’17-Jul’17 RM298 for three (3) Auto-bill Transactions	RM25 by Sep’17

GENERAL TERMS & CONDITIONS

25. At the time of crediting the primary Eligible Cardholder's Participating HSBC Amanah Credit Card-i account with the Cash Back, all the Participating HSBC Amanah Credit Card-i account(s) of the Eligible Cardholders **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, and/or invalid or cancelled within HSBC Amanah's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.
26. HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to credit the Cash Back to the Eligible Cardholder's other or any third party's HSBC Amanah Credit Card-i account.
27. HSBC Amanah shall not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Cash Back received in this Promotion.
28. HSBC Amanah reserve the right to substitute the Cash Back with any other item of similar value at any time with 3 days prior notice.
29. HSBC Amanah reserves the right to publish or display the name, picture and city of residence of the Eligible Cardholders who receive the Cash Back for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Cardholders hereby consent to and agree that HSBC Amanah shall be at liberty to publish their names, pictures and city of residence without compensation for advertising and publicity purposes.
30. HSBC Amanah reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
31. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:
 - i) individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC Amanah's records;
 - ii) press advertisements;
 - iii) notice in the Eligible Cardholder's credit card-i statement(s);
 - iv) display at its business premises; or
 - v) notice on HSBC Amanah'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.

32. These Terms and Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC Amanah of which the respective Cardholder Agreements are a part of and which regulate the provision of credit card-i facilities by HSBC Amanah. The UTCs are available at www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.

33. HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.
34. HSBC Amanah reserve the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC Amanah for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
35. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah have been advised of the possibility of such loss or damage.
36. The Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
37. HSBC Amanah decision on all matters relating to this Promotion including but not limited to the eligibility to participate, the recipient of the Cash Back for this Promotion, and in case of any dispute, shall be final and binding on all Eligible Cardholders who participate in this Promotion and no correspondence will be entertained.
38. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC Amanah.