

TERMS & CONDITIONS
HSBC MOST WANTED PROMOTION

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) is referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 807705-X) is referred to as “HSBC Amanah”, collectively referred to as “HSBC”.

THE PROMOTION PERIOD

2. The “HSBC Most Wanted Promotion” (“**Promotion**”) shall run from 16 March 2018 to 31 May 2018, comprising of the following periods:

Promotion Month	Promotion Dates
1	16 March 2018 - 31 March 2018
2	1 April 2018 - 30 April 2018
3	1 May 2018 - 31 May 2018

(collectively, the “**Promotion Period**”)

3. Eligible Cardholder who meets the Participation Criteria and Eligible Spend requirements stated below stands to receive a maximum of 1 Monthly Prize of 1 unit Apple iPhone X 64 GB based on the Monthly Prize Selection Process stipulated below and/or a maximum of 10 Daily Prize(s) of 1 unit of RM10 Cash Back during the Promotion Period subject to the Cash Back Capping and the Terms and Conditions herein.

ELIGIBILITY

4. This Promotion is open to all primary and supplementary cardholders of the following credit cards issued by HSBC:
- a. **HSBC Bank Credit Cards:** HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card and HSBC Visa Platinum Credit Card; and
 - b. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i , MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i;

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

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

5. The following categories of persons are EXCLUDED from this Promotion:
- i. Cardholder(s) who has registered in the “HSBC Get 160 Promotion” and/or “HSBC Amanah Get 160 Promotion”;
 - ii. Cardholder(s) of HSBC/HSBC Amanah Credit Cards/-i that are not issued in Malaysia;
 - iii. Cardholder(s) of invalid or cancelled HSBC/HSBC Amanah Credit Cards/-i and/or whose accounts are delinquent within HSBC’s definition at any time during the Promotion Period; and/or
 - iv. Cardholder(s) of company and/or corporate of HSBC/HSBC Amanah Credit Cards/-i.

REGISTRATION CRITERIA

6. To participate in this Promotion, the Eligible Cardholder must register one of his/her Participating HSBC /HSBC Amanah Credit Card/-i number(s) via SMS or as per the instructions in the invitation from HSBC during the Promotion Period.

Registration process:

- a. **SMS: B1<space>your 16-digit Participating HSBC/HSBC Amanah Credit Card/-i number to 63839; or**
- b. Eligible Cardholders who receive an SMS invitation from HSBC 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.

7. Registration can be performed by either the primary or supplementary Eligible Cardholder.
8. 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.
9. 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. The Eligible Cardholder must ensure that they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i number in the SMS.

PARTICIPATION CRITERIA & ELIGIBLE SPEND CRITERIA

10. Upon successful registration, the Eligible Cardholder must spend on Eligible Spend using their Participating HSBC/HSBC Amanah Credit Card/-i in the manner explained below during the Promotion Period to stand to win the Monthly Prize and/or Daily Prize(s):

a. Monthly Prize

Tier	Minimum Spend Amount from 0:00:00 to 23:59:59 Daily (or equivalent if spend is made in foreign currency)	No. of Contest Entries
1	Every RM100 spend in a single receipt/transaction	1 entry
2	Every RM500 spend in a single receipt/transaction	10 entries

The following are examples of the number of Contest Entries that can be earned:

Scenario A:

Existing Eligible Cardholder spends RM389.49 during the Promotion Month 1, he/she will earn a total of 3 Contest Entries for Promotion Month 1

Scenario B:

Existing Eligible Cardholder spends RM1,223.44 during the Promotion Month 2, he/she will earn a total of 22 Contest Entries for Promotion Month 2

b. Daily Prize(s)

Minimum spend in a single receipt between 10:00:00 to 21:59:59 Daily (or equivalent if spend is made in foreign currency)	Cash Back
RM100	RM10

11. Eligible Spend for this Promotion are those that:
 - a. Are charged to any of the Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i including the supplementary credit card(s) between **00:00:00 to 23:59:59 (Malaysian Time)** within the Promotion Period; and
 - b. **Include** all internet transactions, local and overseas retail transactions, petrol, 0% card instalment plans; and
 - c. **Exclude** cash advances, Cash Instalment Plan, Balance Transfer, Balance Conversion Plan, standing instructions/auto-billing, finance charges/ management fees, and credit card annual fee

(the "Eligible Spend").

12. All primary and supplementary/ies credit card/-i spend will be taken into account to meet the Participation Criteria. If the Eligible Cardholder has multiple Participating HSBC/HSBC Amanah Credit Card/-i, Eligible Spend made on all Participating HSBC/HSBC Amanah Credit Card/-i by the primary credit card/-i cardholder and his/her supplementary/ies credit card/-i cardholder(s) will be consolidated and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for the Promotion.

Example: Cardholder A has a HSBC Visa Signature credit card, a HSBC Visa Platinum credit card and 2 supplementary HSBC Visa Platinum credit cards. All transactions on Eligible Spend made with all of those Participating HSBC/HSBC Amanah Credit Cards/-i will be consolidated and not viewed individually to meet the respective Eligible Spend and Participating Criteria of the Promotion.

13. The tracking of the Eligible Spend and Participation Criteria is based on transaction dates (Malaysian Time).

MONTHLY AND DAILY PRIZE TERMS & CONDITIONS

14. There are a total of 45 units of Monthly Prizes (15 units each Promotion Month) and a maximum Daily Prize Cash Back of RM150,000 to be given out under this Promotion which is pooled together with the “HSBC Amanah Most Wanted Promotion”, “HSBC Most Wanted Acquisition Promotion” and “HSBC Amanah Most Wanted Acquisition Promotion”. HSBC Bank is the sole provider for all Monthly Prizes and Daily Prizes in this Promotion.

Monthly Prize

15. Table 1 sets out the total units of Monthly Prizes allocated for each Promotion Month:

Table 1

Promotion Month	Promotion Dates	Monthly Prize
1	16 March 2018 - 31 March 2018	15 units of Apple iPhone X 64 GB
2	1 April 2018 - 30 April 2018	15 units of Apple iPhone X 64 GB
3	1 May 2018 - 31 May 2018	15 units of Apple iPhone X 64 GB

16. Each Eligible Cardholder can only receive a maximum of 1 Monthly Prize throughout the Promotion Period.
17. The Monthly Prize is given out to the **primary** Eligible Cardholder only based on the Monthly Prize Selection Process stated below.
18. The following terms and conditions apply to the Monthly Prizes:
- The Monthly Prize is provided on an “As Is” basis.
 - The Monthly Prize is not transferable and cannot be exchanged for cash, credit or in kind.
 - The Potential Monthly Winners as explained below under this Promotion will be notified via SMS within 10 to 16 weeks after the Promotion Period. The SMS(s) will be sent to the contact details of the primary Eligible Cardholder maintained in HSBC’s records.
 - HSBC reserves the right, at its sole discretion, to provide the Monthly Prize in any colour that is available.
 - The Monthly Prize will be couriered within 16 weeks after the Promotion Period to the primary Eligible Cardholder’s address as maintained in HSBC’s records. HSBC will not entertain any request to deliver the Monthly Prize to an overseas address, a P.O. Box address and/or an address other than that maintained in HSBC’s record. During the call for delivery address confirmation, Monthly Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Monthly Prize on behalf of the said Monthly Winner.
 - HSBC reserves the right to substitute the Monthly Prize with any other item of similar value at any time with 3 days prior notice.
 - HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Monthly Prize(s) received under this Promotion.
 - Any loss or damage to the Monthly Prize is passed on to the Monthly Winner upon delivery of the Monthly Prize.

- i. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Monthly Prize.
- j. The Monthly Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- k. Apple is not a participant in or sponsor of this Promotion. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

Daily Prize

- 19. The maximum Cash Back a primary Eligible Cardholder may receive under this Promotion is RM100 throughout the Promotion Period, capped at 1 unit of Cash Back per day during the Promotion Period (“Participating Day”) subject to the Daily Cash Back Allocation on a first come first served basis.

(hereinafter referred to as the “Cash Back Capping”).

- 20. Table 2 sets out the total units of Cash Back allocated for each Participating Day (“Daily Prize Cash Back Allocation”):

Table 2

Participating Day	Days	RM10 Cash Back Units per Participating Day	Total Cash Back Allocation (RM)	Maximum Cash Back per Eligible Cardholder (RM)
Mondays to Fridays	56	150	84,000	100
Saturday & Sundays	22	300	66,000	
Total	78		150,000	

- 21. In the event the number of units of Cash Back allocated for a Participating Day has not been fully given out, the unutilized units of Cash Back will be forfeited and will not be brought forward to the next Participating Day.
- 22. In the event of a tie in Transaction Time, the Eligible Cardholder with the higher Eligible Spend amount will get the Cash Back. In the event the Eligible Spend amounts are the same, the Eligible Spend made by an Eligible Cardholder with the highest card type of Participating HSBC/HSBC Amanah Credit Card/-i will get the Cash Back *(For avoidance of doubt, the Participating HSBC/HSBC Amanah Credit Cards/-i ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-I, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-I and MPower Visa Credit Card-i.*
- 23. The Cash Back will be credited into the **primary** Eligible Cardholder’s Participating HSBC Bank/HSBC Amanah Credit Card/-i account with the highest spend activities within 10 to 16 weeks from the end of the Promotion Period. The Eligible Cardholder will receive notification of the Cash Back, if any, through the respective Participating HSBC Bank/HSBC Amanah Credit Card/-i’s monthly credit card statement that follows after the date of the crediting of the Cash Back.

MONTHLY PRIZE SELECTION PROCESS

- 24. At the end of the Promotion Period, a total of 45 Monthly Winners (15 winners for each Promotion Month) will be selected in accordance with the selection process below:

Monthly Winner Selection

Each Contest Entry will be assigned a serial number, which is allocated sequentially starting from 1 for the smallest serial number to the largest.

At the end of each Promotion Month, the total number of Contest Entries collected will be divided by 15. This division will return the multiplier number (“Multiplier”) with which to short-list Potential Monthly Winners for each Promotion Month, rounded down to the closest whole number.

For example, if the total number of entries for a Promotion Month is 980,415, the multiplier will be $980,415/15 = 65361$. As such, the entries which are numbered by multiples of 65,361 will be selected, e.g. 65361, 130722, 196083, 326,805,. This will shortlist 15 Potential Monthly Winners for each Promotion Month to win the Monthly Prize.

25. If the Eligible Cardholder has more than 1 Potential Monthly Winner serial number, only the first Potential Monthly Winner serial number will be taken into account. The alternate Eligible Cardholder with the next serial number will be chosen as the replacement Potential Monthly Winner.

Example: Potential Monthly Winner 1 (serial number 65361) is also Potential Monthly Winner 3 (serial number 196083). The replacement for Potential Monthly Winner 3 will be the Eligible Cardholder with serial number 196084.

26. Within 8 to 12 weeks after the Promotion Period, the Potential Monthly Winner will receive an SMS notifying them on the Monthly Prize they stand to receive, subject to answering a question via SMS correctly. The Potential Monthly Winner must answer/reply via SMS to 63839 within 10 days from the date of the SMS. Only the primary Eligible Cardholders will be contacted via SMS.
27. Only Potential Monthly Winners who answer the question correctly within 10 days from the date of the SMS will receive the Monthly Prize. An SMS will be sent to confirm that they have answered the question correctly together with the Monthly Prize details.
28. Potential Monthly Winners who: (i) fail to answer the question correctly; or (ii) do not reply to the SMS will not receive the Monthly Prize and the Monthly Prize will be forfeited.

GENERAL TERMS & CONDITIONS

28. At the time of fulfilment of the Prize and/or Cash Back and during the Promotion Period, all the Participating HSBC/HSBC Amanah Credit Card/-i MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.
29. HSBC will not entertain any request from any Eligible Cardholder or any other person to fulfil the Cash Back to any third party other than the Eligible Cardholder.
30. HSBC 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.
31. HSBC reserves the right to substitute the Prize and/or Cash Back with any item of similar value at any time with 3 days prior notice.
32. HSBC 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 shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
33. HSBC 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's records;
 - II. press advertisements;
 - III. notice in the Eligible Cardholder's credit card statement(s);
 - IV. display at its business premises; or
 - V. notice on HSBC'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.

34. These Terms and Conditions are in addition to the respective Universal Terms and Conditions (“UTCs”) for HSBC of which the respective Cardholder Agreements are a part of and which regulate the provision of credit card/-i facilities by HSBC. The UTCs are available at www.hsbc.com.my and 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.
35. HSBC 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.
36. HSBC reserves 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 of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC 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.
37. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC’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 have been advised of the possibility of such loss or damage.
38. 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.
39. HSBC’s decision on all matters relating to this Promotion shall be final and binding.