

TERMS & CONDITIONS

HSBC Amanah RM250 Cash Back Acquisition Promotion ("Promotion")

1. HSBC Amanah Malaysia Berhad (Company No. 807705-X) is referred to as "HSBC Amanah".

PROMOTION PERIOD

2. Please take note of the following periods for this Promotion:
 - a. **Sign-Up Period** for customer to apply for a primary/supplementary Participating HSBC Amanah Credit Card-i(s) (defined in Clause 3 below) through HSBC Amanah via any channels from **16 March 2018 to 31 December 2018**, both dates inclusive for ("**Sign-Up Period**");
 - b. **Welcome Period** shall be 60 days from the date of your welcome letter for your new Participating HSBC Amanah Credit Card-i(s) ("**Welcome Period**"); and

(hereinafter collectively referred to as the "**Promotion Period**").

ELIGIBILITY

3. Subject to Clause 4 below, this Promotion is open to any individual who, during the **Sign-Up Period**, applies for any one or more of the following primary/supplementary HSBC Amanah Credit Cards-i:
 - i. **HSBC Amanah Credit Card-i(s)**: HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i, HSBC Amanah MPower Credit Card-i;
4. The following categories of persons are not eligible to participate in this Promotion:
 - i. Cardholder(s) who have cancelled his/her HSBC Amanah Credit Card-i(s) within three (3) months prior to the date of application for any Participating HSBC Amanah Credit Card-i(s) under this Promotion;
 - ii. Cardholder(s) of invalid or cancelled HSBC Amanah Credit Card-i(s) and/or whose accounts are delinquent within HSBC Amanah's definition at any time during the Promotion Period;
 - iii. Cardholder(s) of company and/or corporate HSBC Amanah Credit Card-i(s); and
 - iv. Cardholder(s) who are participating in any other concurrent HSBC Amanah Credit Card-i(s) sign-up promotions via any channels either by HSBC Amanah or authorized third parties except HSBC Amanah Most Wanted Acquisition Promotion (Campaign ends 31 May 2018);

(hereinafter collectively referred to as the "**Eligible Cardholders**").

Note: Eligible Cardholders are divided into 3 categories as follows:

- i. **Category 1: New Primary Cardholders*** defined as new primary cardholders of Participating HSBC/HSBC Amanah Credit Cards/-i who currently does not hold any existing HSBC/HSBC Amanah Credit Cards/-i.
- ii. **Category 2: Existing Primary Cardholders*** defined as existing primary cardholders of HSBC/HSBC Amanah Credit Cards/-i who applies for another new primary Participating HSBC/HSBC Amanah Credit Cards/-i.
- iii. **Category 3: Supplementary Cardholders*** defined as follows:
 - a. *new supplementary cardholder of Participating HSBC/HSBC Amanah Credit Cards/-i who currently does not hold any existing HSBC/HSBC Amanah Credit Cards/-i; or*
 - b. *existing primary/supplementary cardholders of HSBC/HSBC Amanah Credit Cards-i who applies for a new supplementary Participating HSBC Amanah Credit Card(s)/-i.*

PARTICIPATION CRITERIA

5. Eligible Cardholders must during the Promotion Period:-
 - a. Apply for any Participating HSBC Amanah Credit Card-i through HSBC Amanah via any channels;
 - b. Call to activate his/her newly approved Participating HSBC Amanah Credit Card-i and create PIN (Personal Identification Number) according to the activation steps in the welcome letter; and

- c. Use his/her Participating HSBC Amanah Credit Card-i on Eligible Spend (as per Clause 6 below) within the Welcome Period in accordance with the Eligibility Criteria as set out in Table 1, Table 2 and Table 3 below;

(the “Participation Criteria”).

ELIGIBLE SPEND

6. Eligible Spend for the Promotion are those that are charged to the Participating HSBC Amanah Credit Card-i(s); and
- includes:** local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing; and
 - excludes:** Cash Advance, Balance Transfer (BT), Cash Instalment Plan (CIP), management fees, credit card-i annual fees and the Goods and Services Tax on the annual fees;

(the “Eligible Spend”).

THE OFFERS & FULFILMENT CONDITIONS

7. **There are three separate and distinct offers under this Promotion. Each offer has different Eligibility Criteria to be fulfilled by the Eligible Cardholders as detailed in Table 1, 2 & 3 below.**

TABLE 1 : NEW PRIMARY CARDHOLDERS

WELCOME OFFER (A) : GET CASH BACK

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (A)	<u>New Primary Cardholders (Category 1)</u>	1x unit of RM250 CASH BACK	Spend a minimum of RM1,500 (or equivalent in foreign currency) on Eligible Spend (single/cumulative receipts)	33,000 Units

TABLE 2 : EXISTING PRIMARY CARDHOLDERS/SUPPLEMENTARY CARDHOLDERS

WELCOME OFFER (B) : GET CASH BACK

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (B)	<u>Existing Primary Cardholders (Category 2)</u>	1x unit of RM100 CASH BACK	Spend a minimum of RM1,000 (or equivalent in foreign currency) on Eligible Spend (single/cumulative receipts)	20,000 Units
	<u>Supplementary Cardholders (Category 3)</u>	1x unit of RM50 CASH BACK	Spend a minimum of RM500 (or equivalent in foreign currency) on Eligible Spend (single/cumulative receipts)	10,000 Units

TABLE 3 : NEW PRIMARY CARDHOLDERS

SPECIAL OFFER : 3.88% p.a. CASH INSTALMENT PLAN

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Special Offer	<u>New Primary Cardholders (Category 1)</u>	Cash Instalment Plan @ 3.88% p.a. management fee for 12 Months	Apply for a <u>Cash Instalment Plan</u> of minimum RM1,000 together with the new credit card-i application <u>to enjoy a one-time only Cash Instalment Plan at 3.88% p.a. management fee for 12 months.</u>	unlimited

WELCOME OFFER (A)

(i) RM250 Cash Back Category 1 New Primary Cardholders

The maximum units of Cash Back to be given out under this Promotion are pooled together with the "RM250 Cash Back Acquisition Promotion" and are listed in Table 1 above. HSBC Bank is the sole provider of all the units of RM250 Cash Back for both Promotions.

- a. A **Category 1 cardholder** stands to receive either one (1) unit of **RM250 Cash Back** when the newly approved primary Participating HSBC Amanah Credit Card-i is used to meet the Participation Criteria in Clause 5 and the Eligibility Criteria in Table 1 above.
- b. Each Category 1 cardholder is entitled to receive only 1 unit of Cash Back throughout the Promotion Period on a first-come, first-served basis, subject to availability, regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for.
For avoidance of doubt, if a Category 1 cardholder applies for 2 primary Participating HSBC Amanah Credit Cards-i and satisfies the criteria in Table 1 above for both cards, that Cardholder will only be entitled to 1 unit of Cash Back as per Table 1 above.
- c. The Cash Back will be credited into the Category 1 cardholder's Participating HSBC Amanah Credit Card-i account which first satisfies the Eligibility Criteria in Table 1 above. Crediting of the Cash Back will be made 60 days after the Welcome Period and this will be reflected in the Category 1 cardholder's Participating HSBC Amanah Credit Card-i statement in the following month.
- d. The maximum units of **RM250 Cash Back** to be given out under this Promotion are listed in Table 1 above.
- e. The first year annual fee of Participating HSBC Amanah Credit Card-i(s) will be waived. Subsequent year annual fee will be auto-waived if the Eligible Cardholder(s) swipe the Participating HSBC Amanah Credit Card-i at least once a month for consecutive 12 months. No minimum amount is required.

WELCOME OFFER (B)

(ii) RM100 Cash Back for Category 2 Existing Primary Cardholders

The maximum units of RM100 Cash Back to be given out under this Promotion are pooled together with the "RM250 Cash Back Acquisition Promotion" and are listed in Table 2 above. HSBC Bank is the sole provider of all the units of RM100 Cash Back for both Promotions.

- a. A **Category 2 cardholder** stands to receive one (1) unit of **RM100 Cash Back** when the newly approved primary Participating HSBC Amanah Credit Card-i is used to meet the Participation Criteria in Clause 5 and Eligibility Criteria in Table 2 above.
- b. Each Category 2 cardholder is entitled to receive only one (1) unit of RM100 Cash Back throughout the Promotion Period on a first-come, first-served basis, subject to availability, regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for.
For avoidance of doubt, if a Category 2 cardholder applies for 2 primary Participating HSBC Amanah Credit Card-i(s) and satisfies the criteria in Table 2 above for both cards, that cardholder will only be entitled to 1 unit of RM100 Cash Back.
- c. The RM100 Cash Back will be credited into Category 2 cardholder's Participating HSBC Amanah Credit Card-i account which first satisfies the Eligibility Criteria in Table 2 above. Crediting of the RM100 Cash Back will be made 60 days after the Welcome Period and this will be reflected in the Category 2 cardholder's Participating HSBC Amanah Credit Card-i statement in the following month.
- d. The maximum units of **RM100 Cash Back** to be given out under this Promotion is listed in Table 2 above.
- e. The first year annual fee of Participating HSBC Amanah Credit Card-i(s) will be waived. Subsequent year annual fee will be auto-waived if the Eligible Cardholder(s) swipe the Participating HSBC Amanah Credit Card-i at least once in a month for consecutive 12 months. No minimum amount is required.

(iii) RM50 Cash Back for Category 3 Supplementary Cardholders

The maximum units of RM50 Cash Back to be given out under this Promotion are pooled together with the "RM250 Cash Back Acquisition Promotion" and are listed in Table 2 above. HSBC Bank is the sole provider of all the units of RM50 Cash Back for both Promotions.

- a. A **Category 3 cardholder** stands to receive one (1) unit of **RM50 Cash Back** when the newly approved supplementary Participating HSBC Amanah Credit Card-i is used to meet the Participation Criteria in Clause 5 and the Eligibility Criteria in Table 2 above.
- b. Each Category 3 cardholder is entitled to receive only one (1) unit of **RM50 Cash Back** throughout the Promotion Period on a first-come, first-served basis, subject to availability, regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for.
For avoidance of doubt, the RM50 Cash Back will be credited to the supplementary Participating HSBC Amanah Credit Card-i account which first met the criteria for Category 3 as per Table 2.
- c. The RM50 Cash Back will be credited into Category 3 cardholder's primary Participating HSBC Amanah Credit Card-i account 60 days after the Welcome Period and this will be reflected in the Category 3 cardholder's Credit Card-i statement in the following month.
- d. The maximum units of **RM50 Cash Back** to be given out under this Promotion is listed in Table 2 above.
- e. The first year annual fee of Participating HSBC Amanah Credit Card-i(s) will be waived. Subsequent year annual fee will be auto-waived if the Primary Participating Cardholder swipe the Primary HSBC Amanah Credit Card-i at least once in a month for consecutive 12 months. No minimum amount is required.

SPECIAL OFFER FOR CATEGORY 1 CARDHOLDER ONLY

(iv) CASH INSTALMENT PLAN ("CIP") AT 3.88% p.a. MANAGEMENT FEE FOR 12 MONTHS

- i. The Category 1 cardholder may apply for CIP for cash advance on his/her Participating HSBC Amanah Credit Card-i(s) at 3.88% p.a. management fee and repay the cash advanced amount ("**CIP Amount**") together with the applicable management fee in equal monthly instalments ("**CIP Monthly Instalment**") for a repayment period of 12 months ("**CIP Tenure**").
- ii. To participate in this special offer for CIP, the Category 1 cardholder must apply for the CIP during his/her application for the primary Participating HSBC Amanah Credit Card-i(s):
 - a. By completing the CIP portion of the HSBC Amanah Credit Card-i application form.
 - b. At 3.88% p.a. management fee for 12 months tenure.
 - c. Provide details of his/her Nominated Bank Account. '**Nominated Bank Account**' refers to an active bank account held with a banking institution licensed by Bank Negara Malaysia, nominated by the Category 1 cardholder to receive the transfer of the CIP Amount.
 - d. After the Category 1 cardholder makes the above selections and nomination at the point of application, the Category 1 cardholder will not be able to change/alter the CIP Tenure, CIP Amount and/or the CIP Monthly Instalment.
- iii. Only one (1) CIP application is allowed per Category 1 cardholder regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for by the Category 1 cardholder under this Promotion.
- iv. The minimum CIP Amount for the CIP application is RM1,000 and shall not exceed 60% of the newly approved credit limit of Category 1 cardholder's Participating HSBC Amanah Credit Card-i.
- v. In the event the CIP is applied together with a BT and the combined CIP Amount and the BT amount exceeds 60% of the newly approved credit limit of Category 1 cardholder's Participating HSBC Amanah Credit Card-i, the application for BT shall take priority for approval. In this instance, the CIP Amount will be reduced to not lower than RM1,000 or rejected should the CIP Amount be lower than RM1,000.
- vi. The transfer of the approved CIP Amount to Category 1 Cardholder's Nominated Bank Account will commence within fourteen (14) working days from the date of the welcome letter, notwithstanding that the Category 1 cardholder's Participating HSBC Amanah Credit Card-i Account may remain inactive. The Category 1 cardholder will be notified of his/her approved CIP via SMS or letter sent to the Category 1 cardholder's mobile phone number or address respectively maintained in HSBC Amanah's records.
- vii. Where Category 1 cardholder signs up for CIP under Special Offer below:
 - a. the first year annual fee of the Participating HSBC Amanah Credit Card-i will be imposed unless the Category 1 cardholder activates his/her Participating HSBC Amanah Credit Card-i within 180 days from the date of the welcome letter; and
 - b. Subsequent year annual fee will be auto-waived if the Eligible Cardholder(s) swipe the Participating HSBC Amanah Credit Card-i at least once in a month for consecutive 12 months. No minimum amount is required.
- viii. HSBC Amanah may at its sole discretion:
 - a. Approve the CIP Amount applied for therein; or

- b. Approve the CIP Amount at a lower amount from what was applied for therein without further notification to the Category 1 cardholder at the time of approval; or
 - c. Decline the CIP application, as HSBC Amanah deems fit. HSBC Amanah is not obliged to assign any reason to the Category 1 cardholder with regard to the exercise of its discretion pursuant to this clause.
- ix. If the Eligible Cardholder wishes to opt for an early settlement of the CIP, the Eligible Cardholder shall give HSBC Amanah prior notice, either:
- a. In writing to Card Services, P.O. Box 13688, 50818 Kuala Lumpur; or
 - b. By calling HSBC Amanah's Contact Centre at 03 8321 5200.
- Once the early settlement request is processed by HSBC Amanah Bank, the total unbilled principal CIP Amount shall immediately become due and payable by the Eligible Cardholder as an outstanding amount in the Eligible Cardholder's Participating HSBC Amanah Bank Credit Card/-i(s) account.

CASH BACK CONDITIONS

- 8. At the time of crediting the primary Eligible Cardholder's Participating HSBC Amanah Credit Card-i(s) account with the Cash Back, all the Participating HSBC Amanah Credit Card-i(s) account(s) of the Eligible Cardholders **MUST BE PIN Activated** and MUST NOT be delinquent, closed, and/or invalid/inactive, dormant or cancelled within HSBC Amanah's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.
- 9. 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 account or any third party's account.
- 10. Eligible Cardholders for Categories 1, 2 and 3 are ranked according to the date and time (Malaysia Time) they meet the Eligibility Criteria set out in Table 1 and Table 2 above and shall be on a first come, first-served basis.
- 11. HSBC Amanah reserves the right to substitute the Cash Back with any other item of similar value at any time with 3 days prior notice.

GENERAL TERMS & CONDITIONS

- 12. HSBC Amanah shall not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Cash Back received under this Promotion.
- 13. HSBC Amanah reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions with 3 days prior notice. The amended Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 14. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:
 - a. 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;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card-i statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC Amanah 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. This Promotion's 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 and HSBC Amanah Cash Instalment Plan Generic Programme Terms and Conditions. The UTCs are available www.hsbcamanah.com.my, the HSBC Amanah Cash Instalment Plan Generic Programme Terms and Conditions are available at www.hsbcamanah.com.my/cip. In the event of inconsistency between this Promotion's Terms and

Conditions and any of the aforementioned Terms and Conditions, this Promotion's Terms and Conditions shall prevail insofar as they apply to this Promotion.

16. 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.
17. HSBC Amanah 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 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.
18. 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.
19. 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.
20. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.