

AMENDED TERMS & CONDITIONS

HSBC Jom Makan Cards Acquisition Promotion ("Promotion")

The Sign-Up Period for this Promotion shall be extended until 15 October 2017. Clause 2a has been amended and highlighted in green to reflect the extended Promotion Period.

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**", both collectively referred to as "**HSBC**". HSBC Bank Credit Card and HSBC Amanah Credit Card-i will be collectively referred to as "**HSBC Credit Card(s)**".

PROMOTION PERIOD

2. The Promotion comprises of the following periods:
 - a. **Sign-Up Period** runs from **19 June 2017 to 15 October 2017**, both dates inclusive and is defined as the period when the customer applies for a primary/supplementary Participating HSBC Credit Card through the HSBC mobile sales team/telesales/branch/website ("**Sign-Up Period**"); and
 - b. **Welcome Period** is defined as 60 days from the date of the welcome letter ("**Welcome Period**").

(the "**Promotion Period**")

ELIGIBILITY

3. The Promotion is open to any individual who is a Malaysian resident and who applies for any one or more of the following primary/supplementary HSBC Credit Card/-i(s) during the **Sign-Up Period**:
 - i. **HSBC Bank Credit Cards**: HSBC Premier World MasterCard Credit Card, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card; and
 - ii. **HSBC Amanah Credit Card-i(s)**: HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i,

(the "**Participating HSBC Credit Card**")

but excludes the following categories who are not eligible to participate in the Promotion:

- i. Cardholder(s) who have cancelled his/her HSBC Credit Card(s) within three (3) months before the date of application and is applying or re-applying for any Participating HSBC Credit Card(s) under the Promotion;
- ii. Cardholder(s) of invalid or cancelled HSBC Credit Card(s) and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
- iii. Cardholder(s) of company and/or corporate HSBC Bank Credit Card(s); and
- iv. Cardholder(s) who have participated or are participating in any other concurrent credit card sign-up promotions by HSBC.

(the "**Eligible Cardholders**").

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

- i. **Category 1 Cardholders : New Primary HSBC Cardholders*** of HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card and HSBC Amanah MPower Platinum Credit Card-i;
- ii. **Category 2 Cardholders : Existing Primary HSBC Cardholders*** of HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card and HSBC Amanah MPower Platinum Credit Card-i;
- iii. **Category 3 Cardholders : Supplementary HSBC Cardholders** of HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card and HSBC Amanah MPower Platinum Credit Card-i

***New Primary HSBC Cardholder** is defined as new primary HSBC Credit Cardholder who currently does not hold any existing HSBC Credit Card(s)

***Existing Primary HSBC Cardholder** is defined as existing primary HSBC Credit Cardholder who currently holds an existing primary HSBC Credit Card and applies for another new primary HSBC Credit Card(s)

ELIGIBLE SPEND CONDITIONS

4. Eligible Spend for this Promotion are those that are charged (accumulated or in single receipt) to the Participating HSBC Credit Card(s) during the Welcome Period subject to the respective conditions below for each category:

a. Category 1 Cardholders:

Must Include	Dining Spend (MCCs 5812, 5813 & 5814)
Includes	instalment plans, Balance Transfer (BT), Cash Instalment Plan (CIP), internet transactions (Malaysian time), local and overseas retail transactions, Cash Advance, standing Instructions / auto-billing
Excludes	Finance charges/management fees and credit card annual fees

b. Category 2 Cardholders:

Includes	instalment plans, Balance Transfer (BT), Cash Instalment Plan (CIP), internet transactions (Malaysian time), local and overseas retail transactions, Cash Advance, standing Instructions / auto-billing
Excludes	Finance charges/management fees and credit card annual fees

c. Category 3 Cardholders:

Includes	instalment plans, internet transactions (Malaysian time), local and overseas retail transactions, Cash Advance, standing Instructions / auto-billing
Excludes	Finance charges/management fees and credit card annual fees

(each Category above defined as “Eligible Spend” respectively)

PROMOTION OFFERS

5. Offers under this Promotion are separate and distinct, with different Eligibility Criteria to be fulfilled by each category of Cardholders as per Table 1, 2 & 3 below.

TABLE (1) : NEW PRIMARY HSBC CARDHOLDERS

WELCOME OFFER (A) : GET CASH BACK ON DINING SPEND

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (A)	New Primary Cardholders Category 1	<u>1x unit of up to</u> RM200 CASH BACK	within Welcome Period : Spend a min of RM1,500 on Eligible Spend, of which RM200 is on Dining Spend	2,500 units
		<u>1x unit of up to</u> RM350 CASH BACK	within Welcome Period : Spend a min of RM3,000 on Eligible Spend, of which RM350 is on Dining Spend	1,500 Units
		<u>1x unit of up to</u> RM500 CASH BACK	within Welcome Period : Spend a min of RM6,000 on Eligible Spend, of which RM500 is on Dining Spend	1,600 Units

TABLE (2) : EXISTING PRIMARY HSBC CARDHOLDERS / SUPPLEMENTARY HSBC CARDHOLDERS
WELCOME OFFER (B) : GET CASH BACK

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (B)	<u>Existing Primary Cardholders</u> Category 2	1x unit of RM150 CASH BACK	Spend a min of RM1,500 on Eligible Spend within Welcome Period	3,311 units
	<u>Supplementary Cardholders</u> Category 3	1x unit of RM50 CASH BACK	Spend a min of RM500 on Eligible Spend within Welcome Period	3,000 units

TABLE (3) : NEW PRIMARY HSBC CARDHOLDERS
SPECIAL OFFER : CASH INSTALMENT PLAN / 0% BALANCE TRANSFER

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Special Offer	<u>New Primary Cardholders</u> Category 1	Cash Instalment Plan@2.88% p.a. interest rate /management fee for 12 Months	Apply for a Cash Instalment Plan of minimum RM1,000 to maximum of RM10,000 together with the new credit card application to enjoy a <u>2.88% p.a. interest rate/management fee for 12 months.</u>	4,500 units
		0% p.a. Balance Transfer For 12 Months	Apply for a Balance Transfer of minimum RM1,000 to maximum RM10,000 together with the new credit card application to enjoy a <u>0% p.a. interest rate /management fee for 12 months.</u>	2,500 units

WELCOME OFFER (A)

RM200 Cash Back/ RM350 Cash Back/ RM500 Cash Back for Category 1 New Primary Cardholders

*The maximum units of Cash Back to be given out under this Promotion are pooled together with the “**Amended Terms and Conditions** HSBC Amanah Jom Makan Cards Acquisition Promotion” and are listed in Table 1 above. HSBC Bank is the sole provider of all the units of Cash Back for both promotions.*

- A **Category 1 Cardholder** stands to receive either a **RM200 Cash Back/ RM350 Cash Back/ RM500 Cash Back** when the newly approved primary Participating HSBC Credit Card(s) is used to meet the Eligibility Criteria in Table 1 above within the Welcome Period.
- Each Category 1 Cardholder is entitled to receive only 1 unit of Cash Back as per Table 1 above throughout the Promotion Period on a first-come, first-served basis, subject to availability, regardless of the number of Participating HSBC Credit Cards applied for.
For avoidance of doubt, if a Category 1 Cardholder applies for 2 primary Participating HSBC Bank Credit Cards 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.
- The Cash Back will be credited into the Category 1 Cardholder’s Participating HSBC Credit Card account which first satisfies the criteria in Table 1 above. Crediting of the Cash Back will be made within 60 days after the end of the Promotion Period and this will be reflected in the Category 1 Cardholder’s Participating HSBC Credit Card statement in the following month. The maximum units of **RM200 Cash Back/ RM350 Cash Back/ RM500 Cash Back** to be given out under this Promotion is listed in Table 1 above.
- Subsequent year’s annual fee will be waived if the Cardholder(s) swipe the HSBC Credit Card(s) at least once a month for a consecutive 12 months period.

WELCOME OFFER (B)

(i) RM150 Cash Back for Category 2 Existing Primary Cardholders

- a. A **Category 2 Cardholder** stands to receive **RM150 Cash Back** when the newly approved primary Participating HSBC Credit Card(s) is used to meet the Eligibility Criteria in Table 2 above within the Welcome Period.
- b. Each Category 2 Cardholder is entitled to receive only 1 unit of RM150 Cash Back throughout the Promotion Period on a first-come, first-served basis, subject to availability, regardless of the number of Participating HSBC Credit Cards applied for.
For avoidance of doubt, if a Category 2 Cardholder applies for 2 primary Participating HSBC Bank Credit Cards and satisfies the criteria in Table 2 above for Category 2 for both cards, that Cardholder will only be entitled to 1 unit of RM150 Cash Back.
- c. The RM150 Cash Back will be credited into Category 2 Cardholder's Participating HSBC Credit Card account which first satisfies the Eligibility Criteria in Table 2 above. Crediting of the RM150 Cash Back will be made within 60 days after the end of the Promotion Period and this will be reflected in the Category 2 Cardholder's applicable Participating HSBC Credit Card statement in the following month.
- d. The maximum units of RM150 Cash Back to be given out under this Promotion is listed in Table 2 above.
- e. Subsequent year's annual fee will be waived if the Cardholder(s) swipe the HSBC Credit Card at least once in a month for consecutive 12 months.

(ii) RM50 Cash Back for Category 3 Supplementary Cardholders

- a. A **Category 3 Cardholder** stands to receive **RM50 Cash Back** when he/she uses his/her supplementary Participating HSBC Credit Card(s) to meet the Eligibility Criteria in Table 2 above within the Welcome Period.
- b. Each Category 3 Cardholder is entitled to receive only 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 Credit Cards applied for.
- c. The RM50 Cash Back will be credited into the Category 3 Cardholder's primary Participating HSBC Credit Card account within 60 days after the end of the Promotion Period and this will be reflected in the Eligible Cardholder's credit card statement in the following month.
For avoidance of doubt, the Cash Back will be credited to the supplementary Participating HSBC Credit Cards account which first met the criteria for Category 3 as per Table 2.
- d. The maximum units of RM50 Cash Back to be given out under this Promotion is listed in Table 2 above.

SPECIAL OFFER

(a) CASH INSTALMENT PLAN ("CIP") – UP TO RM10,000 AT 2.88% p.a. INTEREST/ MANAGEMENT FEE FOR 12 MONTHS

The maximum units of CIP to be given out under this Promotion are pooled together with the "Amended Terms and Conditions HSBC Amanah Jom Makan Cards Acquisition Promotion" and are listed in Table 3 above. HSBC Bank is the sole provider of all the units of CIP for both Promotions.

- i. During the Promotion Period, the Category 1 Cardholder may apply for CIP for cash advance on his/her Participating HSBC Credit Card(s) at 2.88% p.a. interest rate / management fee and repay the cash advanced amount ("**CIP Amount**") together with the applicable interest in equal monthly instalments for a repayment period of 12 months ("**CIP Tenure**").
- ii. CIP Amount allowed for each Category 1 Cardholder is up to the maximum of RM10,000 and the maximum number of units of CIP offered at 2.88% p.a. interest rate / management fee for repayment period of 12 months is stipulated in Table 3 above.
- iii. To participate, the Category 1 Cardholder must apply for the CIP:
 - a. by completing the CIP portion of the HSBC Bank Credit Card application form
 - b. at 2.88% p.a. interest rate/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.

- iv. Only 1 CIP application is allowed per Category 1 Cardholder regardless of the number of Participating HSBC Credit Card(s) applied for by the Category 1 Cardholder.
- v. Category 1 Cardholder must have an active deposit account, either a sole or joint savings or current account with HSBC or any other banking institutions licensed by Bank Negara Malaysia. The minimum amount for each CIP application is RM1,000 (“Minimum Prescribed Amount”) and the CIP Amount approved should not exceed 60% or RM10,000 of the newly approved credit limit of Category 1 Cardholder’s HSBC Bank Credit Card(s) Account, whichever is lower. In the event the CIP is applied together with a Balance Transfer (“BT”) and the combined CIP Amount and the BT amount exceed 60% of the newly approved credit limit of the HSBC Credit Card(s) Account, the application for BT will 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. The eligible amount for the CIP, is subject to the approved credit limit of the Category 1 Cardholder’s HSBC Bank Credit Card(s) Account.
- 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 Participating HSBC Credit Card(s) Account remain inactive.
- vii. Category 1 Cardholder who apply for a new primary Participating HSBC Bank Credit Card and the CIP offer under this promotion will be charged a one-time CIP interest/management fee of 2% from the total CIP amount taken if they use the CIP amount to pay their existing outstanding balance on their existing HSBC Credit Card.
- viii. HSBC 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 Eligible Cardholder at the time of approval; or
 - c. Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Category 1 Cardholder in respect of the exercise of its discretion pursuant to this clause.

(b) BALANCE TRANSFER (“BT”) – UP TO RM10,000 AT 0% p.a. INTEREST/ MANAGEMENT FEE FOR 12 MONTHS

The maximum units of BT to be given out under this Promotion are pooled together with the “Amended Terms and Conditions HSBC Amanah Jom Makan Cards Acquisition Promotion” and are listed in Table 3 above. HSBC Bank is the sole provider of all the units of BT for both Promotions.

- i. During the Promotion Period, the Category 1 Cardholder may apply for BT when applying for his/her Participating HSBC Credit Card(s) to transfer the Category 1 Cardholder’s outstanding balance (“**Outstanding Balance**”)[^] from other Malaysian banks’ and/or financial institutions’ principal credit card account(s) held by them (“**Other Card Account(s)**”) to his/her Participating HSBC Credit Card(s) at 0% p.a. interest rate / management fee for a period of 12 months (“**BT Tenure**”).

[^]**Outstanding Balance** is the balance on the Category 1 Cardholder’s Other Card Account(s) which consists of the principal amount, accrued interest/finance charges and other charges as shown in the latest corresponding other card account statement(s).
- ii. The BT amount (“**BT Amount**”) allowed for each Category 1 Cardholder is up to the maximum of RM10,000 and the maximum number of units of BT offered at 0% p.a. interest rate / management fee for repayment period of 12 months is stipulated in Table 3 above. Each Category 1 Cardholder can choose to transfer Outstanding Balance from up to 5 Other Card Account(s).
- iii. To participate, the Category 1 Cardholder must apply for the BT:
 - a. By completing the BT portion of the HSBC Bank Credit Card application form
 - b. Select 0% p.a. interest rate/management fee for 12 months tenure
 - c. Provide details of his/her Other Card Account(s).

For avoidance of doubt, Other Card Account(s) refers to an active principal card account(s) held with a banking institution licensed by Bank Negara Malaysia, nominated by the Category 1 Cardholder to receive the transfer of the BT Amount.
 - d. After the Category 1 Cardholder makes the above selections and nomination at the point of application, the Eligible Cardholder will not be able to change/alter the BT Tenure.
- iv. Only 1 BT application is allowed per Category 1 Cardholder regardless of the number of Participating HSBC Credit Card(s) applied for by the Category 1 Cardholder.
- v. The minimum amount for a BT application is RM1,000 (“Minimum Prescribed Amount”) and the BT Amount approved should not exceed 60% or RM10,000 (as stipulated in Table 3) of the newly approved

credit limit of the Category 1 Cardholder's HSBC Bank Credit Card(s) Account, whichever is lower. The application for BT will take priority for approval in the event a CIP is applied for together with a BT and the combined CIP Amount and the BT Amount exceed 60% of the newly approved credit limit of the HSBC Credit Card Account. 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. The eligible amount for the BT, is subject to the approved credit limit of the Category 1 Cardholder's HSBC Bank Credit Card(s) Account.

- vi. The transfer of the approved BT Amount to Category 1 Cardholder's Other Card Account(s) will commence within fourteen (14) working days from the date of the welcome letter notwithstanding that the Participating HSBC Credit Card(s) Account remain inactive.
- vii. HSBC may at its sole discretion:
 - a. Approve the BT amount applied for therein; or
 - b. Approve the BT 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 BT application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Category 1 Cardholder in respect of the exercise of its discretion pursuant to this clause.
- viii. Upon successful transfer of the Outstanding Balance into the Category 1 Cardholder's HSBC Credit Card Account ("**Approved Balance Transfer**") the BT plan shall be imposed on such Approved Balance Transfer from the date of approval of the BT application and become part of the Category 1 Cardholder's HSBC Credit Card Account Outstanding Balance**. Any other card transactions made by the Category 1 Cardholder within the same month of Approved Balance Transfer will not incur finance charges/management fees.

****HSBC Credit Card Account Outstanding Balance** is the Category 1 Cardholder's HSBC Credit Card outstanding balance which consists of the principal amount (inclusive of the Approved Balance Transfer), accrued finance charges/management fee and other charges as shown in the latest corresponding HSBC Credit Card Account statement(s).
- ix. The Category 1 Cardholder shall make the minimum payment of 5% on his/her HSBC Credit Card's Outstanding Balance. If the entire HSBC Credit Card's Outstanding Balance (including the Approved Balance Transfer) indicated in the HSBC Credit Card's statement is not fully paid by the due date, the applicable finance charges/management fee will be imposed on the Category 1 Cardholder's card transactions from their respective posting date(s) until date of full payment of the entire HSBC Credit Card's Outstanding Balance.

CASH BACK CONDITIONS

- 6. At the time of crediting the primary Eligible Cardholder's current/savings account and Participating HSBC Credit Card(s) account with the Cash Back, all the Participating HSBC Bank Credit Card(s) account(s) and current/savings account of the Eligible Cardholders MUST NOT be delinquent, closed, and/or invalid/inactive, dormant or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.
- 7. HSBC 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.
- 8. Eligible Cardholders for Categories 1, 2 and 3 are ranked according to the date and time they meet the Eligibility Criteria set out in Table 1, 2 and 3 above and shall be on a first come, first-served basis.

GENERAL TERMS & CONDITIONS

- 9. HSBC reserves the right to publish or display the name, picture and city of residence of the Eligible Cardholders who have been selected to 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 shall be at liberty to publish their names, pictures and city of residence without compensation for advertising and publicity purposes.
- 10. HSBC 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.
- 11. HSBC reserves the right to substitute the cash back with any other item of similar value at any time with 3 days prior notice.
- 12. HSBC reserves the right at its absolute discretion to vary, amend, delete or add to any of these Terms and Conditions with 3 days prior notice.

13. These Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
14. HSBC 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's records;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. 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.
15. 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, HSBC Cash Instalment Plan Programme terms and conditions (June 2016 Edition), and also HSBC Balance Transfer: Plan A: 3% interest in 1st month, 0% interest for next 5 months, Plan B: 8.99% interest p.a. for 12 months, Plan C: 5.99% interest p.a. for 6 months Terms and Conditions. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my, HSBC Cash Instalment Plan Programme terms and conditions (June 2016 Edition) are available at www.hsbc.com.my/cip and www.hsbcamanah.com.my/cip, and HSBC Balance Transfer Programme terms and conditions are available at www.hsbc.com.my/bt and www.hsbcamanah.com.my/bt. In the event of inconsistency between these Terms and Conditions, the UTCs and/or HSBC Cash Instalment Plan Programme terms and conditions, these Terms and Conditions shall prevail insofar as they apply to this Promotion.
16. 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.
17. 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.
18. 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.
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's decision on all matters relating to this Promotion including but not limited to the eligibility to participate, the selection of the cash back recipients and BT/CIP applicants 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.
21. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC.