TERMS & CONDITIONS
HSBC AMANAH GET 80 PROMOTION

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

THE PROMOTION PERIOD

2. The "HSBC Amanah Get 80 Promotion" ("Promotion") shall run from 1 March 2017 to 31 May 2017, both dates inclusive ("Promotion Period").

ELIGIBILITY

3. The Promotion is open to all primary and/or supplementary cardholders of the following credit cards issued by HSBC Amanah who receive an SMS message on this Promotion from HSBC Amanah

   a. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i , MPower Platinum Credit Card-i and 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 credit card-i(s) shall automatically be tracked for the purpose of tabulating the Participation Criteria (defined in Clause 9 below).

Registration process is as follows:

a. **SMS: M1<space>your 16-digit Participating HSBC Amanah Credit Card-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 9 below.

PARTICIPATION & ELIGIBLE SPEND CRITERIA

9. The Eligible Cardholder must spend using their Participating HSBC Amanah Credit Cards-i in the following manner:-
   a. Spend minimum RM50 in a single receipt after receiving the confirmation SMS upon successful registration during the Promotion Period; and
   b. Spend can be made on any retail transactions as per Clause 10 below

   (the "**Participation Criteria**").

10. Eligible Spend for the Promotion are those that:
    a. Are of a minimum of RM50 or equivalent per swipe charged from 10am to 10pm (Malaysian Time) to any of the Eligible Cardholder's Participating HSBC Amanah Credit Cards-i including the supplementary credit card(s) within the Promotion Period after receiving the confirmation SMS upon successful registration;

    b. **Includes** 0% instalment plans, internet transactions, local and overseas retail transactions for Shopping, Entertainment, Petrol, Food and Beverage, Departmental, Hotel, Travel and/or Groceries spend, Membership, Home, Health, Grooming, Automobile, Education; and

    c. **Excludes**
       i) balance transfer, cash instalment plan, cash advances, standing instructions/auto-billing, management fee, credit card-i annual fee, and spend that are made at merchants from the following Merchant Category Codes:

Charity	Utility	Direct Marketing	Mail Order Telephone Order

       The list of excluded Merchant Category Codes stipulated above is non-exhaustive.

       ii) Spilt and/or repetitive retail transactions consisting of three (3) or more transactions from the same merchant(s) in a day,

    (collectively, the "**Eligible Spend**")

11. All the 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 Amanah Credit Card-i accounts, Eligible Spend made on all Participating HSBC Amanah Credit Card-i by the primary credit cardholder and his/her supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for the Promotion Period.

    Example: Cardholder A has an HSBC Amanah Premier World MasterCard Credit Card-i, an HSBC Amanah MPower Platinum Credit Card-i and 2 supplementary HSBC Amanah MPower Credit Cards-i. All transactions on Eligible Spend made with all of those Participating HSBC Amanah Credit Card-i will be consolidated and not viewed individually to meet the respective Eligible Spend and Participating Criteria of the Promotion.

12. The tracking of the Eligible Spend and Participation Criteria will be based on transaction dates of Eligible Spend (Malaysian Time) made within the Promotion Period.

PROMOTION

13. The Promotion comprises the following offers as in Table 1 below:

Table 1: Offer for Eligible Cardholders

<table>
<tr><th rowspan="1">Eligible Spend Criteria</th><th colspan="2">Offer</th></tr>
<tr><td rowspan="3">Eligible Spend must be of a minimum of RM50 or equivalent per receipt, made from 10am to 10pm (Malaysian Time) within the Promotion Period</td><th>Minimum spend in a single receipt</th><th>Cash Back</th></tr>
<tr><td>RM50</td><td>RM8</td></tr>
<tr><td>RM500</td><td>RM80</td></tr>
</table>

CASH BACK TERMS & CONDITIONS

14. Once the Eligible Cardholder satisfies the Participation Criteria and Eligible Spend in Clause 9 and Clause 10 above, the Eligible Cardholder stands to receive Cash Back as per Table 1 in Clause 13, on a first come, first served basis, subject to availability of the Cash Back allocated for that Participating Month as in Table 2 below and subject to Clause 18.

15. Upon successful registration for this Promotion, the Eligible Cardholder stands to receive Cash Back from this Promotion and will no longer be eligible and will be excluded from participating in HSBC Amanah Get Cash Promotion and "HSBC Get Cash Promotion".

16. There is a maximum of RM180,000 Cash Back to be given out for this Promotion which is pooled together with the **"HSBC Get 80 Promotion"**. HSBC Bank is the sole provider for all the Cash Back in this Promotion.

17. In the event the Cash Back allocated for a specific Participating Month has not been fully given out, the unutilised Cash Back will be brought forward to the next Participating Month.

Table 2: Participating Month Cash Back Units

<table>
<tr><th rowspan="3">Participating Month</th><th colspan="3">Weekday
-Monday to Friday</th><th colspan="3">Weekend/ National Holiday
-Saturday to Sunday
-National Holiday</th><th rowspan="3">Total Cash Back Allocation (RM)</th><th rowspan="3">Maximum Cash Back Per Eligible Cardholder (RM)</th></tr>
<tr><th rowspan="2">Days</th><th colspan="2">Cash Back Units</th><th rowspan="2">Days</th><th colspan="2">Cash Back Units</th></tr>
<tr><th>RM8</th><th>RM80</th><th>RM8</th><th>RM80</th></tr>
<tr><td>1 March 2017 - 31 March 2017</td><td>23</td><td>1541</td><td>276</td><td>8</td><td>1008</td><td>200</td><td>58,472</td><td rowspan="3">200</td></tr>
<tr><td>1 April 2017 - 30 April 2017</td><td>20</td><td>1340</td><td>240</td><td>10</td><td>1264</td><td>250</td><td>60,032</td></tr>
<tr><td>1 May 2017 - 31 May 2017</td><td>21</td><td>1407</td><td>252</td><td>10</td><td>1260</td><td>250</td><td>61,496</td></tr>
</table>

18. The maximum Cash Back a primary Eligible Cardholder may receive under this Promotion is RM200 throughout the Promotion Period. Primary Eligible Cardholder can receive a maximum of RM80 Cash Back in a participating day.

19. The Cash Back will be credited into the primary Eligible Cardholder's Participating HSBC Amanah Credit Card-i account with the highest spend activities within eight (8) to twelve (12) 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 Amanah Credit Card-i's monthly credit card statement that follows after the date of the crediting of the Cash Back.

GENERAL TERMS & CONDITIONS

20. At the time of fulfilment of the Cash Back and during the Promotion Period, all the Participating HSBC Amanah Credit Card-i Eligible Cardholder **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.

21. HSBC Amanah 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.

22. 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.

23. HSBC Amanah reserves the right to substitute the Cash Back with any item of similar value at any time with 3 days prior notice.

24. HSBC Amanah reserves the right to publish or display the name, picture and city of residence of the Eligible Cardholder 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 Cardholder 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.

25. 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 shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.

26. 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 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.

27. 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.

28. 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.

29. 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.

30. 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

31. 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.

32. HSBC Amanah's decision on all matters relating to this Promotion including but not limited to the eligibility to participate, the selection of 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.

33. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC Amanah.