HSBC PREMIER FLIGHT CENTRE PROMOTION ("PROMOTION") TERMS & CONDITIONS

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as "HSBC Bank" and HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as "HSBC Amanah".

PROMOTION PERIOD

2. This Promotion shall run from 15 November 2016 to 15 May 2017, both dates inclusive ("**Promotion Period**").

ELIGIBILITY

- 3. This Promotion is open to all primary or supplementary cardholders of:
 - a) Flight Offer (as defined below): HSBC Premier World Travel MasterCard Credit Card (referred to as the "HSBC Premier Travel Credit Card")
 - b) Stay Offer (as defined below): HSBC Premier World Travel MasterCard Credit Card, HSBC Premier World MasterCard Credit Card and HSBC Amanah Premier World MasterCard Credit Card-i (referred to as the "HSBC Premier Credit Card")

EXCEPT for the following categories of persons:

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

(collectively, the "Eligible Cardholders").

THE PROMOTION

- 4. The following offers under this Promotion are:
 - a) Flight Offer: 50% airfare discount on the second return air tickets on economy or business class (referred to as the "Return Air Tickets") on Malaysia Airlines, AirAsia X, Cathay Pacific and Singapore Airlines (collectively, the "Participating Airlines"), departing from Kuala Lumpur, Malaysia and flying to selected destinations in Asia as set out in Table 1 below; and
 - b) **Stay Offer**: 1 complimentary night stay at certain participating hotels (referred to as the "**Participating Hotels**") as set out in Table 2 below.

Day	Opening hours (Malaysian Time)
Monday to Friday	9am – 6pm
Saturday	10am – 6pm
Sunday and Public Holidays	Closed

DETAILS OF FLIGHT OFFER

- 6. The entire airfare booking process will be handled by Flight Centre and further enquiries should be directed to Flight Centre.
- 7. Airfare bookings made directly with the Participating Airline or other travel agencies will not be recognised under this Flight Offer.
- 8. This Flight Offer is only applicable on Participating Airlines and not for codeshare flights by other airlines.
- 9. If there is a transit point before the final destination, the continuing flight from the transit point to the final destination must also be on the same Participating Airline and not on a codeshare flight. For clarity, in the event the Premier Travel Credit Cardholder travels from Malaysia to South Korea and transits in Singapore, the airline departing from Malaysia and from Singapore must be the same airline.
- 10. Seat availability, the price of the Return Air Tickets, validity of the Return Air Tickets, modification or cancellation restrictions for the Return Air Tickets, airline membership points and any other charges on the Return Air Tickets are set/governed by the Participating Airline.
- 11. The Flight Offer is capped at a maximum of 400 pairs of Return Air Tickets throughout the Promotion Period.
- 12. HSBC Premier Travel Credit Cardholders are entitled to the Flight Offer only **1 time** on a first come, first served basis. For clarity, an HSBC Premier Travel Credit Cardholder can choose to purchase the Return Air Tickets either on Economy Class OR Business Class.
- 13. The Return Air Tickets must be purchased in a pair for the same class and destination, i.e. an Economy Class Return Air Ticket to Bali cannot be purchased with a Business Class Return Air Ticket to Bali or Phuket, or vice versa. If the HSBC Premier Travel Credit Cardholder chooses to purchase the air tickets in this manner, this Flight Offer will not apply and the air tickets will be subject to the normal airfare set by the Participating Airline.
- 14. The Return Air Tickets must be purchased at least 14 days before the flight departure date.
- 15. The travel period for the Flight Offer is until 30 September 2017.
- 16. This Flight Offer is not valid for:
 - (i) Travel dates on or after 1 October 2017; and
 - (ii) Departure or arrival dates that fall on any public holidays in Malaysia.
- 17. The Premier Travel Credit Cardholder must be one of the air ticket holders and travelling under the airfare booking.
- 18. Only 50% of the airfare on the second Return Air Ticket will be deducted from the total airfare cost. HSBC Premier Travel Credit Cardholders are still liable for all taxes, surcharges, fees, commissions and other charges payable on the second Return Air Ticket.
- 19. This Flight Offer cannot be exchanged for cash or credit.
- 20. In order to enjoy this Flight Offer, the booking of the Return Air Tickets must be made by the Premier Travel Credit Cardholder themselves.
- 21. Payment for the Flight Offer must be charged by Flight Centre to the Eligible Cardholder's HSBC Premier Travel Credit Card account.

22. The Flight Offer destinations on Participating Airlines are as listed in Table 1 below:

<u>Table 1</u> List of Participating Airlines

Destination Country	Participating Airlines*	Destination Capital City (direct or indirect flight)	Other cities in destination country (direct or Indirect flights only)
China	MH, D7, CX	Beijing	Chengdu, Chongqing, Guangzhou, Shanghai, Fuzhou, Guangzhou, Guilin, Haikou, Hangzhou, Kunming, Nanjing, Ningbo, Qingdao, Sanya, Wuhan, Xi'an, Xiamen, Zhengzhou
Indonesia	MH, D7, CX	Jakarta	Bali
Malaysia	МН, АК, СХ	Kuala Lumpur	Johor Bahru, Kota Kinabalu, Langkawi, Penang, Kuching, Alor Setar, Bintulu, Kota Bharu
Philippines	MH, AK, CX	Manila	N/A
Singapore	MH, SQ	Singapore	N/A
Thailand	MH, AK, CX	Bangkok	Phuket, Krabi, Chiang Mai
Vietnam	MH	Ho Chi Minh	Hanoi
Japan	MH, D7, CX	Tokyo	Osaka , Nagoya , Okinawa, Sapporo
South Korea	MH, D7, CX	Seoul	Busan, Jeju
Taiwan	MH, D7, CX	Taipei	Kaohsiung
Sri Lanka	MH, D7	Colombo	N/A
Maldives	MH	Male	N/A
Cambodia	МН	Phnom Penh	Siam Reap
India	MH, D7	Delhi	Mumbai, Bangalore

^{*}MH refers to Malaysia Airlines; D7 and AK refers to AirAsia X; SQ refers to Singapore Airlines; CX refers to Cathay Pacific.

DETAILS OF STAY OFFER

- 23. The Stay Offer is only applicable at Participating Hotels with the minimum number of nights as listed in Table 2 below.
- 24. All hotel bookings must be made through Flight Centre in advance, prior to arrival date. The Stay Offer is not applicable for hotel bookings made directly with the Participating Hotels or other travel agencies or websites.
- 25. The entire hotel booking process will be handled by Flight Centre and further enquiries should be directed to Flight Centre.
- 26. Full payment for the Stay Offer must be charged by Flight Centre to the Eligible Cardholder's HSBC Premier Credit Card.
- 27. Eligible Cardholders must book the hotel rooms themselves and present their HSBC Premier Credit Card (the same card where the Stay Offer was charged to) at check-in at the Participating Hotel for identification.
- 28. The Stay Offer at Participating Hotels are subject to availability of rooms at the time of booking with Flight Centre.

- 29. The booking and stay periods for the Stay Offer are until 31 March 2017 and 15 May 2017 respectively. The Stay Offer will not apply to any bookings scheduled on or after 15 May 2017.
- 30. The Stay Offer is subject to the terms and conditions of the respective Participating Hotels. Any modification or cancellation to the hotel booking will be subject to the respective Participating Hotel's cancellation policy.
- 31. Blackout dates vary across the Participating Hotels and will be advised to the Eligible Cardholders upon enquiry with Flight Centre.
- 32. There is no limit on the number of hotel rooms that can be booked under this Stay Offer, so long as the minimum number of nights are met.

The Stay Offer at Participating Hotels are defined in Table 2 as below:

<u>Table 2</u> List of Participating Hotels

Destination		Hotel	Offer
		Anantara Seminyak Bali Resort	Stay 3 nights, Pay for 2 nights
Indonesia Bali	Pali	Banyan Tree Ungasan	Stay 4 nights, Pay for 3 nights
		Uma By Como, Ubud	Stay 4 nights, Pay for 3 nights
		Alila Seminyak	Stay 4 nights, Pay for 3 nights
	Buil	Double Six Luxury Hotel Seminyak	Stay for 5 nights, Pay for 4 nights
		Nusa Dua Beach Hotel & Spa	Stay for 6 nights, Pay for 5 nights
	Bali Padma Resort	Stay 4 nights, Pay for 3 nights	
		W Retreat and Spa	Stay for 5 nights, Pay for 4 nights
Thailand	Bangkok	Banyan Tree Bangkok	Stay 4 nights, Pay for 3 nights
	Phuket	Banyan Tree Phuket	Stay 3 nights, Pay for 2 nights
	Koh Samui	Intercontinental Samui	Stay 4 nights, Pay for 3 nights
Maldives	Maldives	Coco Island by Como	Stay 4 nights, Pay for 3 nights

Desti	ination	Hotel	Offer
		Six Senses Laamu	Stay 4 nights, Pay for 3 nights
		Soneva Fushi	Stay 4 nights, Pay for 3 nights
		Banyan Tree Vabbinfaru	Stay 4 nights, Pay for 3 nights
Malaysia	Langkawi	Vivanta By Taj	Stay 5 nights, Pay for 4 nights
		The Danna	Stay 5 nights, Pay for 4 nights
	Kuala Lumpur	Shangri-La Hotel	Stay 3 nights, Pay for 2 nights
China	Shanghai	Radisson Shanghai New World	Stay 5 nights, Pay for 4nights
	Beijing	Sofitel Wanda Beijing	Stay 3 nights, Pay for 2 nights
Philippines	Cebu	Shangri La Mactan Resort	Stay 4 nights, Pay for 3 nights
Singapore	Singapore	Royal Plaza on Scott	Stay 4 nights, Pay for 3 nights
		Pan Pacific	Stay 4 nights, Pay for 3 nights
Vietnam	Hoi An	The Nam Hai	Stay 3 nights, Pay for 2 nights
	Ho Chi Minh City	Caravelle Saigon	Stay 3 nights, Pay for 2 nights
Japan	Tokyo	Sheraton Miyako Hotel Tokyo	Stay 4 nights, Pay for 3 nights
		Keio Plaza Hotel	Stay 4 nights, Pay for 3 nights
	Osaka	St Regis Osaka	Stay 4 nights, Pay for 3 nights

GENERAL TERMS & CONDITIONS

- 33. HSBC Bank and HSBC Amanah reserves the right to change or substitute the Flight Offer, Stay Offer, Participating Airlines and Participating Hotels with other similar offers and/or merchants at any time with 3 days prior notice.
- 34. HSBC Bank and HSBC Amanah reserves the right to publish or display the name, picture and city of residence of the Eligible Cardholders who participate in this Promotion for advertising and publicity purposes. The Eligible Cardholders hereby consent to and agree that HSBC Bank and HSBC Amanah shall be at liberty to publish their names, pictures and city of residence without compensation for advertising and publicity purposes.
- 35. HSBC Bank and 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.
- 36. The 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.
- 37. HSBC Bank and 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 Bank and HSBC Amanah of this Promotion shall not entitle the Eligible Cardholder(s) to any claim or compensation against HSBC Bank and HSBC Amanah for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 38. HSBC Bank and HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank and 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 Bank and HSBC Amanah have been advised of the possibility of such loss or damage.
- 39. To the fullest extent permitted by law, HSBC Bank and HSBC Amanah 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 this Promotion.
- 40. HSBC Bank and HSBC Amanah does not guarantee or give any warranty as to the quality of the services provided by Flight Centre, the Participating Airlines or the Participating Hotels and shall not be held liable for any mishaps, injuries or accidents that may occur during the process of booking/payment of the Flight and/or Stay Offers, or on the flight(s) on the Participating Airline or stay at the Participating Hotel under this Promotion.
- 41. HSBC Bank and HSBC Amanah shall not be liable to the Eligible Cardholders for any disputes with Flight Centre, the Participating Airline or the Participating Hotel with regard to the booking/payment of the Flight and/or Stay Offers, or any modifications, cancellation and/or any delay/stay inconveniences experienced by the Eligible Cardholders.
- 42. HSBC Bank and 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 HSBC Bank's and HSBC Amanah's records; (ii) press advertisements;
- (iii) notice in the Eligible Cardholder's composite statement(s);
- (iv) display at its business premises; or
- (v) notice on HSBC Bank's and 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.

43. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available at www.hsbc.com.my as follows:

- I. Universal Terms & Conditions of HSBC Bank and HSBC Amanah:
- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Premier/ HSBC Amanah Premier;
- (iii) Specific Terms & Conditions for Retail Banking & Wealth Management; and
- (iv) Cardholder Agreement; and
- II. HSBC Premier Travel Credit Card Terms & Conditions.
- 44. HSBC Bank and 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 Bank.
- 45. The Eligible Cardholder shall be personally responsible for all applicable government taxes or levies relating to the privileges/benefits and/or the Promotion (if applicable).
- 46. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC Bank and HSBC Amanah.

NOTE: MasterCard does not assume any responsibility for the products and services offered under this offer/promotion. The products sold and services are provided solely by the relevant merchant(s)/vendor(s), under such terms and conditions as determined by such merchant(s)/vendor(s), and MasterCard accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by MasterCard and under no circumstances shall the inclusion of any product or service in this offer/promotion be construed as an endorsement or recommendation of such product or service by MasterCard.