

TERMS & CONDITIONS

HSBC and airasia points Digital Card Acquisition 2023 (“Promotion”)

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) is referred to as “**HSBC Bank**” and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) is referred to as “**HSBC Amanah**”, collectively referred to as “**HSBC**”.

PROMOTION PERIOD

2. “**Promotion Period**”:
 - a. “**Sign-Up Period**” runs from **14 August 2023 to 31 October 2023**, both dates inclusive; and
 - b. “**Welcome Period**” is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card/-i.

ELIGIBILITY

3. This Promotion is open to individuals who apply for any primary Participating HSBC Credit Card/-i (s) as set out in Table 1 below for the first time during the Sign-Up Period (“**Eligible Cardholder**”).

Table 1: Participating HSBC Credit Card/-i (s)

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC TravelOne Credit Card• HSBC Visa Signature Credit Card• HSBC Visa/Mastercard Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who is an existing primary cardholder of any credit card/-i issued by HSBC;
 - b. Cardholder(s) who have cancelled his/her HSBC credit card/-i within six (6) months prior to this Promotion;
 - c. Cardholder(s) who are participating in any other concurrent HSBC credit card/-i (s) sign-up promotions via any channels either by HSBC or authorized third parties.
5. Eligible Cardholder whose Participating HSBC Credit Card/-i are, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the airasia points will not be eligible to join and/or receive any airasia points under this Promotion.

PROMOTION MECHANICS

6. To stand a chance to receive the airasia points, during the Promotion Period,
 - a. the Eligible Cardholder must apply for Participating HSBC Credit Card/-i through HSBC website via the link found in any of the marketing collaterals owned by BIGLIFE Sdn Bhd (Registration No. 201001047301 (924656-U)) (“BL”), the owner and operator of airasia rewards and/or its affiliates including but not limited to the airasia rewards’ Facebook page, airasia Superapp’s campaign page, airasia’s web banner or airasia’s electronic direct mail (“EDM”) sent to the Eligible Cardholder during the Sign-Up Period. Eligible Cardholder must complete the application by providing a valid and correct airasia membership ID, and submit necessary income documents to HSBC; or
 - b. the Participating HSBC Credit Card/-i application is successfully approved by HSBC; or
 - c. the Eligible Cardholder activate his/her newly approved Participating HSBC Credit Card/-i according to the activation steps in the HSBC welcome letter and use his/her Participating HSBC Credit Card/-i in accordance with Category 3 of the Eligibility Criteria as set out in Table 2 below within the Welcome Period.

(the “**Participation Criteria**”).
7. “**Eligible Spend**” for this Promotion are those that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt):

- a. **includes:** local and overseas retail transactions (including online transactions), e-wallet top up, insurance/takaful, QR pay for retail transactions, standing instructions/ auto-billing; and
- b. **excludes:** Cash Advance, interest charges, finance charges/management fees, annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).

*e-Wallet includes e-Wallet(s) in Malaysia which include GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.

8. For avoidance of doubts, Eligible Spend(s) must be the transaction posted (Malaysia Time) within the Welcome Period and HSBC will not be held responsible for any late posting.
9. Each Eligible Cardholder will stand to receive up to 25,000 airasia points (as set out in Table 2) upon meeting the Participation Criteria and all Eligibility Criteria, on a first come first served basis and subjected to the terms and conditions herein.
10. The maximum allocation of airasia points for this Promotion is up to 3,510,000 points. HSBC Bank is the sole provider of this Promotion.

Table 2:

Category	airasia points	Eligibility Criteria
1	1,000 airasia points	Apply and complete application for Participating HSBC Credit Card/-i, including submission of supporting income documents during the Promotion Period
2	3,000 airasia points	Upon the Participating HSBC Credit Card/-i application successfully approved during the Promotion Period
3	21,000 airasia points	<p>Within the Welcome Period, Eligible Cardholder must:</p> <ul style="list-style-type: none"> i) Activate and spend with total accumulative transaction of RM1,000 on Eligible Spend (as per clause 7); and ii) Perform ten (10) e-Wallet top up (no minimum amount); and iii) Download the HSBC Malaysia Mobile Banking app, register for HSBC Online and Mobile Banking and successfully log into HSBC Malaysia Mobile Banking app within the Welcome Period. Existing HSBC Malaysia Mobile Banking app users who have registered but have never logged into HSBC Malaysia Mobile Banking app, need to successfully log into the within the Welcome Period.

Example Scenarios for airasia points:

Category	Customer 1	airasia points
1	Apply and complete application for Participating HSBC Credit Card/-i, including submission of supporting income documents during the Promotion Period	1,000
2	Upon Participating HSBC Credit Card/-i application approval during the Promotion Period	3,000
3	Activate and spend total accumulative transactions of RM1,000 on eligible spend, performed 10 e-wallet top up, download, register and login to HSBC Online and Mobile Banking app	21,000
	Total eligible airasia points to receive	25,000

Category	Customer 2	airasia points
1	Apply and complete application for Participating HSBC Credit Card/-i, including submission of supporting income documents during the Promotion Period	1,000
2	Upon Participating HSBC Credit Card/-i application approval during the Promotion Period	3,000
3	Spend total accumulative transactions of RM1,000 on eligible spend, did not perform 10 e-wallet top up but download, register and login to HSBC Malaysia Mobile Banking app	-
	Total eligible airasia points to receive	4,000

11. Eligible Cardholder must be an existing and valid airasia member (“airasia member”) [having subscribed and registered for membership “airasia rewards” and having a unique registration number known as the “airasia member ID” issued by BL at the point of participation in this Promotion.
12. Eligible Cardholder will be issued with the total eligible airasia points in airasia membership accounts within sixty (60) days upon meeting Eligibility Criteria set out in Table 2.
13. Eligible Cardholder agree that HSBC has the right to collect and process information, for purposes as provided for in HSBC’s Notice to Customers relating to the Personal Data Protection Act 2010 (“**PDPA Notice**”) and HSBC’s Universal Terms and Conditions (“**UTC**”) and disclose necessary information (Eligible Cardholder’s airasia membership ID and email address) to BL for the fulfilment of eligible airasia points to Eligible Cardholder.
14. The airasia points are not transferable and cannot be exchanged for cash, credit, or kind. Usage of airasia points is subject to airasia membership terms and conditions which can be found at <https://www.airasia.com/rewards/en/gb>.
15. BL is not a participant in or sponsor of this Promotion. The trade name and logo of BL is trademarks belonging to BL. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by BL. Any query and/or dispute on the usage of the airasia points must be directed to and resolved directly with BL.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days’ prior notice.
17. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. via electronic means;
 - 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 internet website(s);
such notices shall be deemed to be effective on and from the 4th day after its delivery.
18. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
19. The below terms also applies:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions (“**UTCs**”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;

(iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.

20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Cardholder shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.