

TERMS & CONDITIONS
HSBC ROAD TO LUXURY PROMOTION (“Promotion”)

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

PROMOTION PERIOD

2. “**Promotion Period**” runs from **1 September 2025 to 30 November 2025**, both dates inclusive.

Promotion Month	Promotion Dates
1	1 September 2025 to 30 September 2025
2	1 October 2025 to 31 October 2025
3	1 November 2025 to 30 November 2025

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing primary and/or supplementary cardholders of the following Participating HSBC/HSBC Amanah Credit Card/-i(s) as set out in **Table 1** below (“**Eligible Cardholders**”):-

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

HSBC Bank	<ul style="list-style-type: none"> • HSBC Premier Mastercard Travel Credit Card • HSBC Premier World Mastercard Credit Card • HSBC Visa Signature Credit Card • HSBC Travel One Mastercard Credit Card • HSBC Live+ Visa Credit Card • HSBC Visa Platinum Credit Card • HSBC Mastercard Platinum Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah Premier World Mastercard Credit Card-i • HSBC Amanah MPower Visa Platinum Credit Card-i • HSBC Amanah MPower Visa Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card/-i(s).
5. For avoidance of doubt, permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia only stand to receive the Monthly Cash Back, but not eligible for Grand Prize.
6. Existing Cardholders whose Participating HSBC/HSBC Amanah Credit Card/-i(s) and/or any other HSBC/HSBC Amanah Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the reward will not be eligible to join and/or receive any Cash Back or prizes under this Promotion.
7. Registration is **required** to participate in this Promotion.

Eligible Cardholders shall send **CAR to 62308** to participate in this Promotion.
Note: Standard telecommunication charges will apply for each SMS registration sent.

8. The SMS registration can be performed by either primary or supplementary cardholder of the Participating HSBC/HSBC Amanah Credit Card/-i(s) using his/her mobile number registered with HSBC. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used

for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholders at no cost requesting to re-register.

PROMOTION MECHANICS

9. Each primary Eligible Cardholder stands to receive a maximum of one (1) unit of Grand Prize or one (1) unit of Monthly Cash Back throughout the Promotion Period in accordance with the terms and conditions herein.

Type of Prizes	Details of the Prizes
Grand Prize	One (1) unit of Mercedes Benz C 350 e AMG Line
Monthly Cash Back	One Hundred and fifty (150) units of Cash Back worth RM1,000

10. To stand a chance to win the Prizes, Eligible Cardholders must earn the Promotion Entries by meeting the Spend Criteria as per **Table 2** below during the Promotion Period.
11. “**Eligible Spend**” **includes** all local and overseas retail transactions (in-store and online) and **excludes** cash advances, Balance Transfer Instalment, standing instructions/auto-billing, finance charges/management fees, annual fees and Sales and Services tax (SST).

Table 2: Spend Criteria and Promotion Entries

Category	Spend Criteria	No. of Promotion Entry(ies)
1	Every RM100 of Eligible Spend in local currency in a single transaction	1
2	Every RM100 equivalent in foreign currency of Eligible Spend in a single transaction	10

When you spend a cumulative of RM1,000 throughout the campaign period

12. If an Eligible Cardholder meet more than one category of the Spend Criteria, the Promotion Entry(ies) earned from each category will be combined.

Example:

Cardholder A's holds a HSBC Premier Travel Credit Card and made an Eligible Spend of RM228 in local currency in a single transaction. Cardholder A thereby earned a total of 2 Promotion Entries. Category 1: Every RM100 of Eligible Spend in local currency in a single transaction – 2 Promotion Entries earned.

13. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and HSBC will not be held responsible for any late posting. Note: There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.
14. For avoidance of doubt, the Eligible Spend made on both primary and supplementary Participating HSBC/HSBC Amanah Credit Card/-i(s) will be consolidated to the primary account of the Participating HSBC/HSBC Amanah Credit Card/-i(s) and will not be treated separately to meet the Spend Criteria. Only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive the Grand Prize or the Monthly Cash Back.

PRIZES

15. The total allocation of Prizes to be given out under this Promotion is set out in **Table 3** below:

Table 3: Total allocation of Grand Prize and Monthly Cash Back

Type of Prizes	Details of the Prizes				Total Unit(s)
Grand Prize	One (1) unit of Mercedes Benz C 350 e AMG Line				1 unit
Monthly Cash Back	Month	September	October	November	150 units worth RM1,000 each
	Prize	Monthly Cash Back of RM1,000	Monthly Cash Back of RM1,000	Monthly Cash Back of RM1,000	
	Total No. of Units to be given Out	50	50	50	

When you spend a cumulative of RM1,000 throughout the campaign period

16. The Prizes to be given out under this Promotion are pooled together with the HSBC Amanah Road to Luxury Promotion. HSBC Bank is the sole provider for all Prizes.

Selection of Grand Prize and Monthly Cash Back Winners

17. The Grand Prize and Monthly Cash Back Winners selection process is as follows:
- Each of the Promotion Entries earned throughout the Promotion Period is assigned with a serial number in HSBC’s randomizer system.
 - After the end of the Promotion Period, HSBC will perform randomization of the entries received to determine the potential winners in accordance with the following (“**Potential Winner(s)**”):-
 - Grand Prize: The Promotion Entries ranked 1st from the randomization results of overall Promotion Entries received;
 - Monthly Cash Back: The Promotion Entries ranked 1st to 50th for each Promotion Month from the randomization results of overall Promotion Entries received.
 - The Potential Winner(s) will receive notification SMS within ten (10) to twelve (12) weeks after the end of the Promotion Period, at the mobile numbers maintained in HSBC’s records, notifying them that they stand a chance to receive the Grand Prize or Monthly Cash Back, subject to answering a question via SMS correctly. He/she must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
 - If the Potential Winner(s) fulfilled clause 17(c) above, a SMS will then be sent to such Potential Winner(s) to confirm that he/she is one of the winners for the Grand Prize or Monthly Cash Back (“**Winner(s)**”). The Potential Winner(s) who fail to fulfil the requirements under Clause 17(c) will be disqualified from winning the Grand Prize or Monthly Cash Back.
 - In the event HSBC has not selected a Winner for Grand Prize or Monthly Cash Back due to non-compliance of the conditions above (including no mobile number maintained in HSBC’s records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in Clause 17 (c) to (d) shall be repeated up to three (3) rounds, and thereafter the Grand Prize and/or Monthly Cash Back, if any, shall be forfeited.

PRIZES TERMS & CONDITIONS

18. Terms and conditions for the Grand Prize:-
- HSBC will notify Grand Prize Winner via SMS on the details of the authorized agent who will be contacting him/her within three (3) weeks after they are in receipt of the confirmation SMS as per Clause 17(d) above. The authorized agent will provide further instructions on how to redeem the Grand Prize. The Grand Prize must be redeemed/collected by the Winner within thirty (30) days from the day he/she is contacted by the authorized agent.

- (ii) The Grand Prize Winner 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 to the HSBC authorized agent to facilitate fulfilment and delivery of the Grand Prize to him or her.
 - (iii) The specifications of the Grand Prize are fixed and any change or update of the same is not permitted, subject to Clause 20(c) below. The Grand Prize includes the prevailing sales and services tax ("SST"), but excludes car insurance/takaful, roadtax, registration fees, number plates, and any other add-on options (such as service packages, MobilityPlus, extended limited warranty programme, additional accessories which are not part of the standard specification) which shall be borne solely by the winner. The aforesaid exclusion is non-exhaustive and are subject to terms and conditions of Hap Seng Star Sdn Bhd. Other than the SST, the Grand Prize Winner shall be responsible to pay the necessary fees and charges, taxes, levies and any other charges as may be imposed by the relevant authorities.
 - (iv) The Grand Prize will only be transferred to and registered in the name of the Grand Prize Winner. All costs and expenses incurred in collecting and redeeming the Grand Prize are the sole responsibility of and shall be borne by the winner. In connection with the claiming or redeeming of the prize(s), the Bank reserves the right to request proof of participation and valid identification from the winner, failing which, the Bank reserves the right to disqualify the winner and forfeit the Grand Prize awarded to the winner.
 - (v) The Grand Prize Winner agree to attend a prize presentation ceremony and/or other publicity programs for this Promotion at his/her own costs and expenses if required by HSBC. The Grand Prize Winner consents to HSBC disclosing and/or publishing his or her identity, picture or photographs in any manner which HSBC may deem fit for publicity purposes. If the Grand Prize Winner unable to attend such ceremony and/or other publicity programs, the he or she shall promptly notify HSBC to nominate a proxy with valid reason.
 - (vi) HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Grand Prize under this Promotion.
 - (vii) Hap Seng Star Sdn Bhd is not participant in or sponsor of this Promotion. The trade name and logo of Hap Seng Star Sdn Bhd are trademarks belonging to the relevant entity. HSBC are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Hap Seng Star Sdn Bhd. Any query and/or dispute on the usage of the Grand Prize must be directed to and be resolved directly with Hap Seng Star Sdn Bhd and Grand Prize Winner agree that HSBC has no liability in this regard.
19. The Monthly Cash Back will be credited into the **primary** Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i(s) account within fifteen (15) to sixteen (16) weeks after the Promotion Period. The winners will receive notification of the Cash Back through the respective Participating HSBC/HSBC Amanah Credit Card/-i's credit card statement that follows after the date of the crediting of the Cash Back.
20. The following terms and conditions apply to **all Prizes**:
- a. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind;
 - b. HSBC will not entertain any requests to deliver the Prizes to any person other than the Winner(s);
 - c. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with three (3) days' prior notice; and
 - d. To the fullest extent permitted by law, HSBC 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 the Prizes.

GENERAL TERMS & CONDITIONS

21. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle Eligible Cardholders to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholders as a direct or indirect result of the act of cancellation.
22. HSBC may communicate to the Eligible Cardholders 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.
23. 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.
24. The below terms also apply:
 - (i) HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and;
 - (ii) HSBC Cardholder Agreements;
 - (iii) HSBC Tariffs and Charges;
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
25. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
26. The Eligible Cardholders and/or Winner(s) shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.