TERMS & CONDITIONS
HSBC 100 iPhone Prizes 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 as "**HSBC**").

PROMOTION PERIOD

2. **"Promotion Period"** runs from **21 November 2026 to 28 February 2027,** both dates inclusive.

Promotion Month	Promotion Dates
1	21 November 2026 to 31 December 2026
2	1 January 2027 to 31 January2027
3	1 February 2027 – 28 February 2027

Eligibility – Who can participate?

3. You are eligible if you:
   (i) are a primary or supplementary cardholder of a Participating HSBC/HSBC Amanah credit card/-i (see Table 1); and
   (ii) your card account is active and in good standing (not delinquent, closed, invalid/inactive, dormant, suspended or cancelled) during the Promotion Period.

   ("**Eligible Cardholder(s)**").

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

HSBC Bank	• 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	• HSBC Amanah Premier World Mastercard Credit Card-i • HSBC Amanah MPower Visa Platinum Credit Card-i • HSBC Amanah MPower Visa Credit Card-i

4. You are **not eligible** to participate in this Promotion if you are:
   a. Cardholder(s) of Participating HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
   b. Cardholder(s) of company and/or corporate Participating HSBC/HSBC Amanah Credit Card/-i(s).

HOW TO PARTICIPATE?

5. Registration is required.
   - **How to register:** Send CC8 to 62308 from your mobile number registered with HSBC. Standard telecommunication charges apply for each SMS sent.
   - **Confirmation:** You will receive an SMS confirmation at no cost after successful registration. If your registration SMS is incomplete/invalid, HSBC will send you an SMS (at no cost) asking you to re-register.

PROMOTION MECHANICS

6. HSBC will give away one (1) unit of iPhone 18 Pro 256GB daily on Mondays, Tuesdays, Wednesdays, Thursdays, Friday and Saturdays OR one (1) unit of iPhone Duo 256GB on each Sundays ("**the Prize**") during the Promotion Period. Each primary Eligible Cardholder stands a chance to win a maximum of one (1) unit of the Prize throughout the Promotion Period in accordance with the terms and conditions herein.

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7. To stand a chance to win a Prize, an Eligible Cardholder must meet the Spend Criteria using Participating HSBC Bank/HSBC Amanah Credit Card/-i(s), with a minimum spend of RM1,000 or its equivalent in foreign currency of Eligible Spend (as defined in Clause 8 below) ("**Minimum Spend**") cumulatively in a Promotion Month to earn Promotion Entry(ies) on daily basis as per Table 2 below.

8. **"Eligible Spend"** for this Promotion are transactions in all currencies charged to any of the Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) including the supplementary credit card(s) within the Promotion Period which:
   a) **includes** all local and overseas retail transactions (in-store and online), standing instructions/auto-billing, and;
   b) **excludes** cash advances, monthly instalments (including Balance Transfer Instalment, Card Instalment Plan, Balance Conversion Plan, SmartCash+, Cash Instalment Plan), finance charges/management fees, annual fees and Sales and Services tax (SST).

9. There is a total allocation of one hundred (100) units of the Prize which consists of 85 units of iPhone 18 Pro 256GB and 15 units of iPhone Duo 256GB to be given out under this Promotion. HSBC Bank is the sole provider of the Prizes under this Promotion.

10. For avoidance of doubt, the Eligible Spend made by the supplementary cardholders will be consolidated to the primary account of the Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) and will not be treated separately to meet the Minimum Spend and the Spend Criteria. Only the primary cardholders of Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) stand to win the Prize.

11. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) reflected in HSBC's system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7-calendar-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.

Table 2: Promotion entries based on Spend Criteria

Category	Spend Criteria	No. of Promotion Entry(ies)
1	Every RM100 of Eligible Spend in a single transaction for all HSBC Bank/HSBC Amanah Credit Card/-i	1
2	Every RM100 of Eligible Spend in a single transaction for HSBC Premier Mastercard Travel Credit Card, HSBC Premier World Mastercard Credit Card and HSBC Amanah Premier World Mastercard Credit Card-i	10

Example 1:

Eligible Spend performed by Eligible Cardholder A with HSBC Travel One Mastercard Credit Card in January 2027:

5 January 2027: RM500 – 5 Promotion Entries earned for 5 January 2026
10 January 2027: USD50 (RM 225 equivalent) – 2 Promotion Entries earned for 10 January 2026
29 January 2027: RM300 – 3 Promotion Entries earned for 29 January 2026

Total spend for January 2026: RM1,025
Eligible Cardholder A stands a chance to win one (1) unit of Prize that will be given away on 5, 10 and 29 January 2026, with the above Promotion Entries earned for those respective dates.

Example 2:

Eligible Spend performed by Eligible Cardholder B with HSBC Amanah Premier World Mastercard Credit Card-i

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in January 2027:
5 January 2027: RM500 – 50 Promotion Entries earned for 5 January 2026
10 January 2027: USD50 (RM 225 equivalent) – 20 Promotion Entries earned for 10 January 2026
29 January 2027: RM300 – 30 Promotion Entries earned for 29 January 2026

Total spend for January 2026: RM1,025
Eligible Cardholder A stands a chance to win one (1) unit of Prize that will be given away on 5, 10 and 29 January 2026, with the above Promotion Entries earned for those respective dates.

Example 3:

Eligible Spend performed by Eligible Cardholder C with HSBC Amanah Premier World Mastercard Credit Card-i in January 2027:
5 January 2027: RM300 – 30 Promotion Entries earned for 5 January 2026
10 January 2027: USD50 (RM 225 equivalent) – 20 Promotion Entries earned for 10 January 2026
29 January 2027: RM300 – 30 Promotion Entries earned for 29 January 2026

Total spend for January 2026: RM725
Eligible Cardholder C did not meet the Minimum Spend required in a promotion month and will be excluded from the selection system

Selection of Winners

12. The winners' selection process is as follows:
    a. The entries earned each day will be assigned with a serial number in HSBC's selection system.
    b. At the end of each Promotion Month, HSBC will conduct a selection from the daily entries received during that Promotion Month to determine the potential daily winners for each day of the relevant Promotion Month.
    c. The entries ranked 1st from the selection results for each day in the Promotion Month will be shortlisted as potential winners of the Prize ("**Potential Winner(s)**").
    d. The Potential Winner(s) whose entry ranked 1st from the respective randomization result will receive SMS notification within six (6) to ten (10) weeks after the end of each Promotion Month, at the mobile numbers maintained in HSBC's records, notifying them that he/she stands a chance to receive the Prize, subject to answering a question via SMS correctly. The said Potential Winner(s) must answer the question via SMS correctly within three (3) calendar days from the date of receipt of the SMS.
    e. If the Potential Winner(s) whose entry ranked 1st from the respective randomization result fulfilled clause 12(d) above, a SMS will then be sent to the said Potential Winner(s) to confirm that he/she is the winners for the Prize ("**Prize Winner(s)**"). The said Potential Winner(s) who fail to fulfil the requirements under Clause 12(d) above will be disqualified from winning the Prize.
    f. If the Potential Winner(s) whose entry ranked 1st from the respective randomization result failed to fulfil the requirements under Clause 12(d) above (including no mobile number maintained in HSBC's records), then the same process in Clause 12(d) to (e) shall be repeated with the Potential Winner(s) whose entry ranked 2nd to 30th from the respective randomization result, one Potential Winner at a time and in order of ranking, until a Prize Winner is selected. In the event HSBC has not selected a Prize Winner due to non-compliance of Clause 12(d) (including no mobile number maintained in HSBC's records) by all the shortlisted 30 entries for a particular day in the Promotion Month, the Prize for that day shall be forfeited.

13. HSBC will notify Prize Winner(s) via SMS on the details of the HBSC's appointed agent who will be contacting him/her and HBSC's appointed agent will contact the Prize Winner(s) to arrange for the delivery of the Prize to their registered mailing addresses within four (4) weeks after the Prize Winner(s) are in receipt of the confirmation SMS as per Clause 13(e) above, subject to stock availability of the Prize.

14. The following terms and conditions apply to the Prize:
    a. The Prize will be awarded to the **primary** Eligible Cardholders only.
    b. The Prize will be provided on an "as is" basis.
    c. The Prize is not transferable and cannot be exchanged for cash, credit or in kind.
    d. HSBC will provide the Prize in any colour that is available.

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e. HSBC will not entertain any request to deliver the Prize to an overseas or third party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, the Prize Winners with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said Prize Winners.
f. HSBC will not entertain any request from any Eligible Cardholders, Prize Winner(s) or any other person to fulfill the Prizes to any third party other than the Prize Winner(s).
g. HSBC reserves the right to substitute the Prize with any other item of similar value at any time with 3 days' prior notice.
h. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prize received under this Promotion.
i. 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 Prize.
j. The Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
k. Apple is not a participant in or sponsor of this Promotion. The trade name and logo of Apple are trademarks belonging to Apple Inc. HSBC is not in any way endorsing, approving or supporting the use of any brand or merchandise sold by Apple.
l. Any query or dispute on the usage or fitness for purpose of the Prize must be directed to and resolved directly with Apple.

15. The Prize Winner(s) 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 appointed agent to facilitate fulfilment and delivery of the Prize to him or her.

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 Bank/HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
    (ii) HSBC Bank/HSBC Amanah Cardholder Agreements;
    (iii) HSBC Tariffs and Charges; and
    (iv) 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.

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