

TERMS & CONDITIONS

HSBC and Enrich points Digital Card Acquisition 2024 ("Promotion")

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("HSBC Bank").

PROMOTION PERIOD

2. "Promotion Period":
 - a. "Sign-Up Period" runs from **01 January 2024 to 29 February 2024**, both dates inclusive for customers to apply for any Participating HSBC Bank Credit Cards; and
 - b. "Welcome Period" is 60 days from the date of HSBC welcome letter for the Participating HSBC Credit Card(s).

ELIGIBILITY

3. This Promotion is open to new to bank/ new Primary Cardholders who apply at least one of the primary Participating HSBC Credit Card as set out in Table 1 below for the first time ("**Eligible Cardholder**") during the Sign-Up Period.

Table 1: Participating HSBC Credit Card

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC TravelOne Credit Card• HSBC Visa Signature Credit Card
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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 Cardholders whose primary Participating HSBC Credit Card(s) are not activated, dormant/inactive, invalid, delinquent, suspended, or closed/cancelled during the Promotion Period or at the time of fulfillment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. To stand a chance to receive the Enrich points during the Promotion Period,
 - a. the Eligible Cardholder must apply for any of the Participating HSBC Credit Card(s) through HSBC website via the link found in any of the marketing collaterals owned and operated by Malaysia Airlines Berhad (Registration No. 201401040794 (1116944-X)) ("**MAS**"), the owner and operator of Enrich the Travel & Lifestyle Loyalty Programme ("**Enrich**") rewards and/or its affiliates, including but not limited to the Enrich rewards' Facebook page, campaign page, web banner or Enrich electronic direct mail ("EDM") sent to the Eligible Cardholder during the Sign-Up Period. Eligible Cardholder must complete the application by providing Enrich member ID and submit necessary income documents; and
 - b. the Participating HSBC Credit Card(s) application is successfully approved by HSBC; and
 - c. the Eligible Customer activate his/her newly approved Participating HSBC Credit Card(s) according to the activation steps in the HSBC welcome letter and use his/her Participating HSBC Credit Card(s) in accordance to 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(s) (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 **10,000 Enrich 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 for this Promotion is up to 1,000,000 Enrich points. HSBC Bank is the sole provider of this Promotion.

Table 2:

Category	Enrich points	Eligibility Criteria
1	6,000 Enrich points	Apply, activate and spend minimum RM1,000 on Eligible Spend within the Promotion Period in single or cumulative transactions including equivalent foreign currency spend.
2	3,000 Enrich points	Perform at least ten (10) e-Wallet top up within Promotion Period (no minimum amount)
3	1,000 Enrich points	Download the HSBC Malaysia Mobile Banking App , register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.

Example Scenarios for Enrich points:

Category	Customer 1	Enrich points
1	Apply, activate, and spend minimum RM1,000 on Eligible Spend within the Promotion Period in single or cumulative transactions including equivalent foreign currency spend.	6,000
2	Perform at least ten (10) e-Wallet top up within Promotion Period (no minimum amount)	3,000
3	Download the HSBC Malaysia Mobile Banking App , register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.	1,000
	Total eligible Enrich points to receive	10,000

Category	Customer 2	Enrich points
1	Apply, activate, and spend minimum RM1,000 on Eligible Spend within the Promotion Period in single or cumulative transactions including equivalent foreign currency spend.	6,000

2	Did not perform at least ten (10) e-Wallet top up within Promotion Period (no minimum amount)	-
3	Download the HSBC Malaysia Mobile Banking App , register for online banking and successfully log into the app within the Welcome Period. Existing HSBC Malaysia Mobile Banking App users who have registered but have never logged into the app, need to successfully log into the app at least once within the Welcome Period.	1,000
	Total eligible Enrich points to receive	7,000

11. Eligible Cardholder must be an existing and has valid Enrich membership [having subscribed and registered for membership with Enrich and having a unique registration number known as the “Enrich member ID” issued by MAS] at the point of participation in this Promotion.
12. Eligible Cardholder will be issued with the total eligible Enrich points in their Enrich membership accounts within sixty (60) days upon meeting Eligibility Criteria set out in Table 2.
13. The Enrich points are not transferable and cannot be exchanged for cash, credit, or kind. Usage of Enrich points is subject to Enrich membership terms and conditions which can be found at MAS <https://sp.hsbc.com.my/enrich>
14. MAS is not a participant in or sponsor of this Promotion. The trade name and logo of MAS is trademarks belonging to MAS. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by MAS. Any query and/or dispute on the usage of the Enrich points must be directed to and resolved directly with Enrich.

GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days’ prior notice.
16. 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.
17. 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.
18. The below terms also applies:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions (“**UTCs**”) which are available at www.hsbc.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC’s Notice Relating to the Personal Data Protection Act 2010.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Cardholder shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Promotion shall be final and binding.