

**TERMS & CONDITIONS**  
**HSBC TravelOne Foreign Currency Cashback Campaign (“Promotion”)**

**THE PROMOTION PERIOD**

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”).
2. “**Promotion Period**” runs from **1 July 2024 to 31 October 2024**, both dates inclusive.

**PARTICIPATION & ELIGIBILITY**

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

**Table 1: Participating TravelOne Credit card**

<b>HSBC Bank Credit Card</b>	<ul style="list-style-type: none"> <li>• HSBC TravelOne MasterCard Credit Card</li> </ul>
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4. The following categories of persons are **not eligible** to participate in this Promotion:
  - i. Cardholder(s) of other HSBC/HSBC Amanah credit card(s) not listed in Table 1 above; and
  - ii. Cardholder(s) of HSBC TravelOne Mastercard Credit Card that are not issued in Malaysia.
5. Existing Cardholders whose Participating HSBC TravelOne Credit Card are not activated, dormant/inactive, invalid, delinquent, suspended, or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.
6. **Registration is not required for participation.**

**PROMOTION MECHANICS**

7. The Eligible Cardholders who meet the Spend Criteria in a single or cumulative receipts/transactions using their Participating HSBC TravelOne Credit Card in each Promotion Month are entitled to 10% cashback (“**CashBack**”) as shown in Table 2 below, on first come first served basis and subject to the terms and conditions herein.

**Table 2: Spend Criteria**

Promotion Month	CashBack per month	Maximum CashBack per Eligible Cardholder throughout the Promotion Period
1 July 2024 – 31 July 2024	Enjoy 10% cashback on any foreign currency transactions within the Promotion Period. No minimum spend is required to earn the CashBack.	RM500
1 Aug 2024 – 31 Aug 2024		
1 Sep 2024 – 30 Sep 2024		
1 Oct 2024 – 31 Oct 2024		

8. **“Eligible Spend”** for this Promotion:
- (a) includes:** all foreign currency transactions that are charged to Eligible Cardholders’ primary and supplementary Participating HSBC TravelOne Credit Card; and
- (b) excludes:** Dynamic Currency Conversion (DCC) transactions.
9. Both primary and supplementary Participating HSBC TravelOne Credit Card spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC TravelOne Credit Card by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC TravelOne Credit Card account and will not be treated separately to meet the Eligible Spend by each supplementary cardholder for this Promotion. For avoidance of doubt, the CashBack will be awarded to the primary Eligible Cardholders only. Each primary Eligible Cardholder will be entitled to receive CashBack up to RM500 for each Promotion Month.
- Example: Cardholder A has a primary HSBC TravelOne Credit Card and 2 supplementaries. All transactions on Eligible Spend made with all or any of the above 2 supplementary Credit card will be consolidated to the primary HSBC TravelOne Credit Card account and not be treated separately to meet the Spend Criteria by each cardholder of this Promotion.*
10. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC’s system throughout the Promotion Period. HSBC will not be held responsible for any late posting. There will be a 7 days buffer period allocated for posting of transactions made on the last day of the Promotion Period.
11. The CashBack allocation to be given out throughout this Promotion Period is set out in Table 3 below, on a first come first served basis. HSBC Bank is the sole provider for the CashBack in this Promotion.

**Table 3: CashBack Allocation**

Date	Cashback allocation (RM)
1 July 2024 – 31 July 2024	58,750
1 Aug 2024 – 31 Aug 2024	58,750
1 Sep 2024 – 30 Sep 2024	58,750
1 Oct 2024 – 31 Oct 2024	58,750
<b>Total</b>	<b>235,000</b>

12. For the last unit of CashBack, the Eligible Cardholder with the higher Eligible Spend amount during the Promotion Period will get the CashBack in the event of a tie in transaction time.
13. The CashBack will be credited into the primary Eligible Cardholder’s Participating HSBC TravelOne Credit Card account within six (6) to ten (10) weeks after the end of the Promotion Period. Fulfilment of the CashBack will be notified in the following monthly credit card statement after the CashBack has been credited.
14. The CashBack is not transferable and cannot be exchanged for cash or in kind. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the CashBack to any third party other than the Eligible Cardholders.
15. Eligible Cardholders will be disqualified from participating or receiving the CashBack if any Eligible Spend is disputed or alleged to be fraudulent.

**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's internet website(s);such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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 apply:
  - (i) HSBC Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my);
  - (ii) HSBC Cardholder Agreements; and
  - (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 Cardholders shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.