

TERMS & CONDITIONS
HSBC Amanah VISA Spend in Foreign Currency Promotion (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Amanah Bank Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“HSBC Amanah”) (collectively as “HSBC”).
2. “Promotion Period” runs from **1 July 2024 to 31 October 2024**, both dates inclusive.

Month	Promotion Month
1	1 July 2024 – 31 July 2024
2	1 Aug 2024 – 31 Aug 2024
3	1 Sep 2024 – 30 Sep 2024
4	1 Oct 2024 – 30 Oct 2024

PARTICIPATION & ELIGIBILITY

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

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

HSBC AMANAH VISA Credit Cards-i(s)	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i
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4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Non-individual and/or corporate HSBC Amanah VISA Credit Card-i(s) cardholder(s).
5. Existing Cardholders whose Participating HSBC Amanah VISA Credit Card-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended, or closed/cancelled during the Promotion Period or at the time of fulfilment of the Cashback will not be eligible to join and/or receive any Cashback under this Promotion.
6. **Registration is not required for participation.**

PROMOTION MECHANICS

7. Eligible Cardholders who meet the minimum spend amount (or equivalent in foreign currency) for a single Participating Currency of any of Participating Currencies according to Tier 1, 2 or 3 per Promotion Month in a single or cumulative receipts/transactions (“**Spend Criteria**”) using their Participating HSBC Amanah VISA Credit Card-i(s) stands to receive Cashback as illustrated in Table 2 and Table 3 below, on a first come first served basis and subject to the terms and conditions herein:

Table 2: Monthly Cashback

Tiers	Spend Criteria	Cashback Amount per Eligible Cardholder for each Tier ("Cashback")	Total maximum VISA cashback per Promotion Month (in units)	Total maximum Cashback per Promotion Month (in RM)	Total maximum Cashback for entire Promotion (in RM)
Tier 1	Min spend of RM3,000 per Promotion Month (or equivalent in a single Participating Currency) within any of the Participating Currencies	RM200	100	RM20,000	RM99,600 x 4months = RM398,400
Tier 2	Min spend of RM6,000 per Promotion Month (or equivalent in a single Participating Currency) within any of the Participating Currencies	RM500	60	RM30,000	
Tier 3	Min spend of RM8,000 per Promotion Month (or equivalent in a single Participating Currency) within any of the Participating Currencies	RM800	62	RM49,600	
TOTAL				RM99,600	RM398,400

Table 3: Participating Currencies

Participating Currency	
Singapore Dollars (SGD)	Indonesian Rupiah (IDR)
Hong Kong Dollars (HKD)	Chinese Yuan (CNY)
Thai Baht (THB)	New Taiwan Dollar (TWN)
Japanese Yen (JPY)	Australia Dollar (AUD)
South Korean Won (KRW)	US Dollar (USD)

8. For avoidance of doubt, the CashBack Prize will be awarded to the **primary** Eligible Cardholders only.
9. **"Eligible Spend"** for this Promotion:
 - (a) **includes:** all foreign currency transactions that are charged to Eligible Cardholders' primary and supplementary Participating HSBC Amanah VISA Credit Card-i; and
 - (b) **excludes:** Dynamic Currency Conversion (DCC) transactions and transactions.

10. Both primary and supplementary Participating HSBC Amanah VISA Credit Card-i(s) spends will be taken into account to meet the Eligible Spend. All Eligible Spend made on all Participating HSBC Amanah VISA (“**Total VISA Spend**”) Credit Card-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated and accrued to the Total VISA Spend.

Example:

Cardholder A holds:

- (1) *Primary HSBC Amanah MPower Visa Platinum Credit Card-i*
- (2) *Primary HSBC VISA Signature Credit Card*

All Eligible Spend made on Cardholder A’s HSBC VISA Signature credit card-i and HSBC Amanah MPower VISA Platinum will be consolidated under Total VISA Spend and is required to meet the Spend Criteria in Table 2 to qualify for the Monthly Cashback.

11. 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.

CASHBACK

12. The Cashback to be given out under this Promotion are pooled together with the HSBC VISA Spend in Foreign Currency Promotion. VISA is the sole provider for the Cashback(s) in this Promotion.
13. The following terms and conditions apply to all CashBack:
- a. The CashBack(s) are not transferable and cannot be exchanged for credit or in kind.
 - b. HSBC Amanah 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.
 - c. In the event of a tie in transaction time and/or amount for the last unit of the CashBack in HSBC Amanah VISA Credit cards-i, the primary Eligible Cardholder with the higher-ranking card type of Participating HSBC VISA Credit Card-i will get the last unit of Cashback.

(For avoidance of doubt, the Participating HSBC and HSBC Amanah VISA Credit Cards/-i(s) ranking are in the following order (highest to lowest rank):

HSBC VISA Signature Credit Card, HSBC Advance Credit Card, HSBC VISA Platinum Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.

Example: Customer A (holding HSBC Amanah MPower Platinum Credit Card) & Customer B (holding HSBC MPower Credit Card) have met the spend criteria of highest spend of RM8,000 per month in a single receipt/transaction at the same time & day, Customer A is eligible as the winner for the month.

14. The CashBack will be credited into the primary Eligible Cardholder’s Participating HSBC Amanah VISA Credit Card/-i(s) account within ten (10) to twelve (12) 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.
15. Eligible Cardholders will be disqualified from participating or receiving the CashBack if any Eligible Spend is disputed or alleged to be fraudulent.
16. The Cardholder agree to only use the credit card-i for purposes permitted by Shariah and only for the purchase of halal or Shariah-approved goods and services.

GENERAL TERMS & CONDITIONS

17. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
18. HSBC Amanah 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 4th day after its delivery.
19. 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.
20. The below terms also apply:
 - (i) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Cardholder Agreements; and
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
21. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
22. The Eligible Cardholders shall be responsible for any applicable taxes.
23. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.