

## TERMS & CONDITIONS

### HSBC Mastercard Spend in Foreign Currency Promotion (“Promotion”)

#### THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and 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 – 31 Oct 2024   |

#### 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 HSBC Mastercard Credit Card/-i(s)**

| HSBC Mastercard Credit Card/-i(s) |   |
|-----------------------------------|---|
|                                   | <ul style="list-style-type: none"><li>• HSBC Premier Travel Credit Card</li><li>• HSBC Premier World MasterCard Credit Card</li><li>• HSBC Amanah Premier World MasterCard Credit Card-i</li><li>• HSBC TravelOne MasterCard Credit Card</li><li>• HSBC Platinum MasterCard Credit Card</li></ul> |

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - i. Cardholder(s) of HSBC Mastercard Credit Card/-i(s) that are not issued in Malaysia; and
  - ii. Non-individual and/or corporate HSBC Mastercard Credit Card/-i(s) cardholder(s).
5. Existing Cardholders whose Participating HSBC Mastercard 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 a single Participating Currency of any of the 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 Mastercard 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 Cashback per Promotion Month (in units) | Total maximum Cashback per Promotion Month (in RM) | Total maximum Cashback for entire Promotion (in RM) |
|--------------|---|--|---|--|---|
| Tier 1       | <i>Min spend of RM3,000 per Promotion Month (or equivalent in a single Participating Currency) of any of the Participating Currencies</i> | RM200  | 50  | RM10,000   | RM59,600 x 4months = <b>RM238,400</b>               |
| Tier 2       | <i>Min spend of RM6,000 per Promotion Month (or equivalent in a single Participating Currency) of any of the Participating Currencies</i> | RM500  | 40  | RM20,000   |   |
| Tier 3       | <i>Min spend of RM8,000 per Promotion Month (or equivalent in a single Participating Currency) of any of the Participating Currencies</i> | RM800  | 37  | RM29,600   |   |
| <b>TOTAL</b> |   |  |   | <b>RM59,600</b>                                    | <b>RM238,400</b>                                    |

**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 will be awarded to the **primary** Eligible Cardholders only.

9. “Eligible Spend” for this Promotion includes:

**(a) includes:** all foreign currency transactions that are charged to Eligible Cardholders’ primary and supplementary Participating HSBC Mastercard Credit Card/-i(s); and

**(b) excludes:** Dynamic Currency Conversion (DCC) transactions.

10. Both primary and supplementary Participating HSBC Mastercard Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC Mastercard Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC Mastercard Credit Card/-i(s) account and will not be treated separately to meet the Eligible Spend. For avoidance of doubt, the Cashback will be awarded to the primary Eligible Cardholders only.

*Example: Cardholder A has a primary HSBC Premier Travel 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 Premier Travel Credit Card account and not be treated separately to meet the Spend Criteria by each cardholder.*

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 Amanah Mastercard Spend in Foreign Currency Promotion. Mastercard 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 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, the primary Eligible Cardholder with the higher-ranking card type of Participating HSBC Mastercard Credit Card/-i will get the last unit of Cashback.

*(For avoidance of doubt, the Participating HSBC Mastercard Credit Cards/-i(s) ranking are in the following order (highest to lowest rank): HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC TravelOne Credit Card and HSBC Platinum MasterCard Credit Card.*

*Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum Mastercard 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 Mastercard 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.

## 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 and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (ii) HSBC and HSBC Amanah 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.