

TERMS & CONDITIONS
HSBC VISA 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 VISA Credit Cards/-i(s) as set out in Table 1 (“**Eligible Cardholders**”).

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

HSBC VISA Credit Cards/-i(s)	
	<ul style="list-style-type: none"> • HSBC Visa Signature Credit Card • HSBC Advance Visa Platinum Credit Card/HSBC Live+ Credit Card • HSBC Visa Platinum Credit Card • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Cardholder(s) of HSBC VISA Credit Card/-i(s) that are not issued in Malaysia; and
 - ii. Non-individual and/or corporate HSBC VISA Credit Card/-i(s) cardholder(s).
5. Existing Cardholders whose Participating HSBC 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 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 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 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 of 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 of 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 of 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. "Eligible Spend" for this Promotion includes:

- (a) **includes:** all foreign currency transactions that are charged to Eligible Cardholders' primary and supplementary Participating HSBC VISA Credit Card; and
- (b) **excludes:** Dynamic Currency Conversion (DCC) transactions.

9. Both primary and supplementary Participating HSBC VISA Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC VISA Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC VISA 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 Visa Signature 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 Visa Signature Credit Card account and not be treated separately to meet the Spend Criteria by each cardholder.

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.

PRIZES

11. The Cashback to be given out under this Promotion are pooled together with the HSBC Amanah VISA Spend in Foreign Currency Promotion. VISA is the sole provider for the Cashback(s) in this Promotion.
12. The following terms and conditions apply to all Cashback:
- The Cashback(s) are not transferable and cannot be exchanged for credit 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.
 - In the event of a tie in transaction time and/or amount for the last unit of the Cashback in HSBC 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 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 Live+ 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 VISA Signature Credit Card) & Customer B (holding HSBC VISA Platinum 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.

13. The Cashback will be credited into the primary Eligible Cardholder's Participating HSBC 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.
14. 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

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:
- via electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC's 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 apply:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions (“**UTCs**”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements; and
 - (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 Cardholders shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Promotion shall be final and binding.