

TERMS & CONDITIONS
HSBC EARN RM50 DAILY Promotion (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **1 December 2024 to 31 January 2025**, both dates inclusive.

Table 1: Promotion Period

Promotion Month
1 December 2024 – 31 January 2025

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 2 (“Eligible Cardholders”).

Table 2: Participating HSBC Credit Card/-i(s)

a) Visa Credit Card/-i(s)

HSBC Bank	<ul style="list-style-type: none"> • HSBC Live+ Credit Card • HSBC Visa Signature Credit Card • HSBC Platinum Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

b) Mastercard Credit Card/-i(s)

HSBC Bank	<ul style="list-style-type: none"> • HSBC Premier Travel Credit Card • HSBC Premier World Mastercard Credit Card • HSBC Mastercard Platinum Credit Card • HSBC TravelOne Credit Card
HSBC Amanah	<ul style="list-style-type: none"> • HSBC Amanah Premier World MasterCard Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and
 - ii. Non-individual and/or corporate HSBC Credit Card/-i(s) cardholder(s).
5. Eligible Cardholders whose Participating HSBC 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 Cash Back will not be eligible to join and/or receive any Cash Back under this Promotion.
6. **Registration is required for participation** and the registration process is as follows:

Registration process:

- a. SMS: **FX6** <space> to 66300;
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. Follow the registration instructions in the EDM invitation or respective marketing communication materials.

Note: Standard telecommunication charges will apply for each SMS registration sent.

7. The SMS registration can be performed by either primary or supplementary Cardholder using the mobile number registered with HSBC. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register. The Eligible Cardholders must ensure they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i(s) number in the SMS to register successfully.

PROMOTION MECHANICS

8. Throughout the Promotion Period, Eligible Cardholders who meet the minimum spend amount equivalent to RM1,000 in a single foreign currency (other than Ringgit Malaysia) within a day, in a single or cumulative receipts/transactions (“**Spend Criteria**”) of Eligible Spend (“**Eligible Spend**”) as stipulated in Clause 9 below using their Participating HSBC Credit Card/-i(s) stand to receive a maximum of one (1) unit of Cash Back as illustrated in Table 3 below (“the Cash Back”) per day per cardholder , on a first come first served basis and subject to the Cash Back Capping stated in Table 4 below and the terms and conditions herein.

For avoidance of doubt, each Eligible Cardholder stand to receive a maximum of six (6) units of Cash Back (Total RM300) throughout the Promotion Period. Total Cashback to be given out under this Promotion is capped at RM4500 per day.

Table 3: Cash Back

Minimum Spend Amount	Cash Back
Eligible Spend in a single foreign currency for a sum equivalent to RM1,000 within a day	RM50*

* Capped at RM50 Cash Back per day per cardholder.

Illustrations:

Cardholder A has a primary HSBC Visa Signature Credit Card

Day 1: Cardholder A spends on Eligible Spend in JPY for a sum equivalent to RM1,200. Cardholder A stand to receive the Cash Back.

Day 2: Cardholder A spends on Eligible Spend in JPY for a sum equivalent to RM800. Since Cardholder A does not meet the Spend Criteria, Cardholder A does not qualify for the Cash Back on this day.

Day 3: Cardholder A spends on Eligible Spend in KRW for a sum equivalent to RM2,500. Cardholder A stand to receive the Cash Back.

Day 4: Cardholder A spends on Eligible Spend in KRW for a sum equivalent to RM500 and Eligible Spend in SGD for a sum equivalent to RM600. Since the Eligible Spend in KRW and SGD respectively is less than RM1000, Cardholder A does not meet the Spend Criteria and not qualify for the Cash Back on this day.

From 1 December 2024 until 8 January 2025, Cardholder A already qualified for and win six (6) units of Cash Back (Total RM300) with his/her HSBC Visa Signature Credit Card. Cardholder A will no longer be eligible for any Cash Back under this Promotion, even though he/she continues to meet Spend Criteria with his/her HSBC Visa Signature Credit Card within any day of the remaining days of the Promotion Period. However, if Cardholder A has another Participating HSBC Credit Card/-i(s), he/she can use that another Participating HSBC Credit Card/-i(s) to meet the Spend Criteria within any day of the remaining days of the Promotion Period and stand to win up to six (6) units Cash Back(s).

Table 4:

Campaign Month	Maximum Allocation of Cash Back	Capping per customer throughout campaign period
1 December 2024 - 31 January 2025	RM279,000	RM300

9. “Eligible Spend” for this Promotion includes:

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

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

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

Example 1: Cardholder A has a primary HSBC Visa Signature Credit Card which has 2 supplementary Credit Cards issued under it. All transactions on Eligible Spend made in a single foreign currency with all or any of the primary HSBC Visa Signature Credit Card and its 2 supplementary Credit Cards 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.

Example 2: Cardholder A has a primary HSBC Visa Signature Credit Card which has 2 supplementary Credit Cards issued under it and one HSBC Mastercard Platinum Credit Card which has 1 supplementary Credit Card issued under it. All Eligible Spend in any foreign currency made with all or any of the primary HSBC Visa Signature Credit Card and its 2 supplementary Credit Cards will be consolidated to the primary HSBC Visa Signature Credit Card account and not be treated separately to meet the Spend Criteria. Likewise, all Eligible Spend in any foreign currency made with all or any of the primary HSBC Mastercard Platinum Credit Card and its 1 supplementary Credit Card will be consolidated to the primary HSBC Mastercard Platinum Credit Card account and not be treated separately to meet the Spend Criteria. If each of the Cardholder A’s HSBC Visa Signature Credit Card and HSBC Mastercard Platinum Credit Card meet the Spend Criteria on different days within the Promotion Period, Cardholder A stands to receive up to six (6) units of Cash Back for his/her primary HSBC Visa Signature Credit Card and six (6) units of Cash Back for his/her primary HSBC Mastercard Platinum Credit Card under this Promotion.

11. The Cash Back(s) will be credited into the Primary Eligible Cardholder’s Participating HSBC Credit Card/-i(s) account within six (6) to twelve (12) weeks after Promotion Period which will be reflected in the primary Eligible Cardholders’ monthly credit card statement after the Cash Back(s) has been credited.

12. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) which successfully posted in HSBC’s system within the Promotion Period. HSBC shall not be held responsible for any late posting.

13. For avoidance of doubt, HSBC will take into account any Eligible Spend in any foreign currency made on the last date of the Promotion Period provided it is posted in HSBC’s system within 7 days from the transaction date.

14. For the last unit of the Cash Back of every day in the Promotion Period, the Primary Eligible Cardholder with the higher-ranking card type of Participating HSBC Credit Card/-i will get the last unit of the Cash Back in the event of a tie in transaction time and/or amount.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC TravelOne Mastercard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)

Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum Credit Card) both have meet the Spend Criteria at the same spend amount at the same time & day, Customer A will get the last unit of Cash Back for that day.

15. The maximum allocation of Cash Back for this Promotion is RM279,000 which is pooled together with the HSBC Amanah EARN RM50 DAILY Promotion. HSBC Bank is the sole provider for all the Cash Back in this Promotion.
16. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Cash Back to any third party other than the Eligible Cardholders.
17. During the Promotion Period and at the time of fulfilment of the Cash Back, if any Eligible Spend made by an Eligible Cardholder during the Promotion Period is disputed or alleged to be fraudulent, such Eligible Cardholder will be disqualified from participating or receiving the Cash Back under this Promotion.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. 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 4th day after its delivery.
20. 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.
21. 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.
22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Cardholders shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.