

TERMS & CONDITIONS

HSBC Amanah Banca-Takaful Apple Gadget Campaign ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) ("**FWD Takaful**") which is distributed by HSBC Amanah. This Promotion is sponsored by HSBC Amanah and FWD Takaful.
2. This Promotion runs from 01st January 2025 – 31st March 2025, both dates inclusive ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
 - i. HSBC Amanah customer; and
 - ii. Age 18 years and above.("Eligible Customer")
4. For the purpose of this Promotion, participating products are ("**Participating Product(s)**"):
 - a) Single Contribution Plan ("**SP**")
 - i. Takaful Future Defender;
 - ii. Takaful LifeSelect Single; and
 - iii. Takaful FutureSecure;
 - b) Regular Contribution Plan ("**RP**")
 - i. Takaful Future Defender;
 - ii. Takaful Future Education;
 - iii. Takaful Future Wealth;
 - iv. Takaful Lifestyle Protector Plus;
 - v. Takaful FutureMax;
 - vi. Takaful Future Wealth Plus;
 - vii. Takaful Reducing Term Cover; and
 - viii. Takaful Future Prime.

The products in Clause 4(a)(ii), 4(b)(ii) and 4(b)(v) are collectively referred to as "**Investment-Linked Banca-Takaful Products**".

5. For the purpose of this Promotion, Annualised Contribution Equivalent ("**ACE**") for Single Contribution Plan ("**SP**") and Regular Contribution Plan ("**RP**") is defined as:
 - i. SP: 10% of contribution amount; and
 - ii. RP: 100% of annual contribution amount.
6. An Eligible Customer must be purchasing a new product as stated in Clause 4 to qualify for this Promotion. Any regular or ad-hoc top-ups on **existing** Investment-Linked Banca-Takaful Products will be excluded from this Promotion.

PROMOTION MECHANICS

7. The Eligible Customer who fulfills the following criteria will be rewarded with Switch Malaysia Apple Gadget Voucher ("**Gift**") where the voucher amount will be based on ACE tier as listed in Table A below.
 - a) Purchase in any Participating Product(s) listed in Clause 4 above during the Promotion Period; and
 - b) Meets and pays the contribution in accordance with the minimum amount stated in the Product Disclosure Sheet of the respective Participating Product(s) for the participating contribution plans below:
 - a. SP; or
 - b. RP whereby the contribution payment mode must be annual; and
 - c) Certificate is issued by FWD Takaful within 01st January 2025 - 31st March 2025.

Table A

Tier	ACE (SP and RP)	Gift
1	RM1,000,000 and above	Voucher worth RM5,499
2	RM800,000 – RM999,000	Voucher worth RM4,499
3	RM500,000 – RM799,000	Voucher worth RM2,399
4	RM350,000 – RM499,000	Voucher worth RM1,599
5	RM200,000 – RM349,000	Voucher worth RM999
6	RM100,000 – RM199,000	Voucher worth RM529

8. Accumulation of ACE within the Promotion Period is allowed. Single contribution tops up and contributions paid in advance will not be calculated to meet the ACE tier under the Promotion.

9. Illustrations where an Eligible Customer will be entitled to receive the Gift:

i. Example 1: An Eligible Customer who participates in January 2025 with the following SP Participating Product and contribution amount.

Participating Product(s)	Gift
Takaful FutureSecure RM1,00,000 Single Contribution	Voucher worth RM529

ii. Example 2: An Eligible Customer who participates in January 2025 with the following RP Participating Product and contribution amount.

Participating Product(s)	Gift
Takaful FutureMax RP RM500,000 Annual Contribution	Voucher worth RM2,399

iii. Example 3: An Eligible Customer who participates a SP in February 2025 and a RP in March 2025 with the following Participating Products and contribution amount.

Participating Product(s)	Gift
Takaful LifeSelect Single RM1,000,000 Single Contribution	Voucher worth RM2,399
Takaful Future Wealth RP RM500,000 Annual Contribution	

10. Eligible Customer will be notified by respective Relationship Manager (“**RM**”) on the Gift entitlement within 2 months after the Promotion Period ends whereby application and payment of Takaful contribution must be accepted by FWD Takaful.

11. Eligible Customer will need to sign a consent form to allow CG Computers Sdn Bhd (“**CG Computers**”), the parent company of Switch Malaysia to send the voucher code to Eligible Customer’s registered email address with HSBC Amanah.

12. Each Eligible Customer is entitled to receive only one (1) Gift.

13. The Gift is only valid for one (1) time use and can only be used at Switch Malaysia online store, Switch Malaysia outlets and Urban Republic by Switch outlets. The Gift must be redeemed within one (1) year from the date of receipt of the Gift and the usage of the voucher is subject to Switch Malaysia terms and conditions.

14. The Gift is not transferable and cannot be exchanged for cash, credit, or kind.

15. If the amount of purchase exceeds the value of the Gift, the balance will be paid for in cash or card.

16. If Eligible Customer exercises cooling-off rights, cancel, surrender, or revise plan benefits (i.e. reduce sum covered, reduce contribution, perform partial withdrawal/ surrender) within first 15 days upon certificate issued, the Eligible Customer will not be entitled to the Gift and any such Gift shall be forfeited.

17. HSBC Amanah shall not be responsible in any way of the loss or damage of the Gift and no replacement whatsoever will be entertained.
18. HSBC Amanah reserves the right to substitute Gift with any other item of similar value at any time within five (5) days prior notice.

GENERAL TERMS & CONDITIONS

19. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice.
20. HSBC Amanah may communicate to the Eligible Customer in relation to this Promotion via:
 - i. via electronic means;
 - ii. press advertisements;
 - iii. display at its business premises; or
 - iv. notice on HSBC Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
21. 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.
22. The below terms also apply:
 - i. Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - (a) Generic Terms & Conditions;
 - (b) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
 - (c) Specific Terms & Conditions for Retail Banking and Wealth Management;
 - ii. Specific Terms and Conditions governing Investment Services for the respective Wealth Products and Banca-Takaful Product.
23. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.
24. The Eligible Customer shall be personally responsible for any applicable taxes, rates.
25. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.
26. FWD Takaful being the underwriter of the Participating Products and responsible the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC Amanah is a third-party distributor and accepts no liability for the products and services offered by FWD Takaful.