

TERMS & CONDITIONS
HSBC Banca Apple Gadget Campaign ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("**HSBC**") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (198301008983) ("**Allianz Life**") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.
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 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 Premium Plan ("**SP**")
 - i. HSBC's UniversalLegacy SP;
 - ii. HSBC's UniversalTreasure Plus SP; and
 - iii. HSBC's EliteSaver SP GIO and SP GIO (USD);
 - b) Regular Premium Plan ("**RP**")
 - i. HSBC's Universal AssuredTreasure;
 - ii. HSBC's EliteWealth;
 - iii. HSBC's EliteCare Plus;
 - iv. HSBC's FamilyCare;
 - v. HSBC's UniversalLegacy RP;
 - vi. HSBC's UniversalTreasure Plus RP;
 - vii. HSBC's UniversalIncome;
 - viii. HSBC's Reducing Term Assurance; and
 - ix. HSBC's EliteWealth Plus.

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

5. For the purpose of this Promotion, Annual Premium Equivalent ("**APE**") for Single Premium Plan ("**SP**") and Regular Premium Plan ("**RP**") is defined as:
 - i. SP: 10% of premium amount; and
 - ii. RP: 100% of annual premium 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 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 APE 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 premium in accordance with the minimum amount stated in the Product Disclosure Sheet of the respective Participating Product(s) for the participating premium plans below:
 - a. SP; or
 - b. RP whereby the premium payment mode must be annual; and
 - c) Policy is issued by Allianz Life within 01st January 2025 - 31st March 2025.

Table A

Tier	APE (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 APE within the Promotion Period is allowed. Single premium tops up and premiums paid in advance will not be calculated to meet the APE 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 premium amount.

Participating Product(s)	Gift
HSBC's EliteSaver SP GIO RM1,00,000 Single Premium	Voucher worth RM529

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

Participating Product(s)	Gift
HSBC's UniversalIncome RP RM500,000 Annual Premium	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 premium amount.

Participating Product(s)	Gift
HSBC's UniversalLegacy SP RM1,000,000 Single Premium	Voucher worth RM2,399
HSBC's EliteWealth RP RM500,000 Annual Premium	

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 Insurance premium must be accepted by Allianz Life.

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.

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 assured, reduce premium, perform partial withdrawal/ surrender) within first 15 days upon policy issued, the Eligible Customer will not be entitled to the Gift and any such Gift shall be forfeited.

17. HSBC shall not be responsible in any way of the loss or damage of the Gift and no replacement whatsoever will be entertained.
18. HSBC 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 reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice.
20. HSBC 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 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 Bank available at www.hsbc.com.my are:
 - (a) Generic Terms & Conditions;
 - (b) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
 - (c) Specific Terms & Conditions for Retail Banking and Wealth Management;
 - ii. Specific Terms and Conditions governing Investment Services for the respective Wealth Product and Banca Product
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
24. The Eligible Customer shall be personally responsible for any applicable taxes, rates.
25. HSBC's decision on all matters relating to this Promotion shall be final and binding.
26. Allianz Life 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 is a third-party distributor and accepts no liability for the products and services offered by Allianz Life.