

TERMS & CONDITIONS
HSBC/ HSBC Amanah Road to Luxury 2 (“Promotion”)

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**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from **1 June 2026 to 31 August 2026**, both dates inclusive.

Eligibility – Who can participate?

3. You are eligible if you:
- (i) are a primary or supplementary cardholder of a Participating HSBC/HSBC Amanah credit card/-i (see Table 1); and
 - (ii) your card account is active and in good standing (not delinquent, closed, invalid/inactive, dormant, suspended or cancelled) during the Promotion Period.

(“**Eligible Cardholder(s)**”).

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

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

4. You are **not eligible** to participate in this Promotion if you are:
- a. Cardholder(s) of Participating HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of company and/or corporate Participating HSBC/HSBC Amanah Credit Card/-i(s); and/or
 - c. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia.

HOW TO PARTICIPATE?

5. Registration is required.
- **How to register:** Send CAR to 62308 from your mobile number registered with HSBC. Standard telecommunication charges apply for each SMS sent.
 - **Confirmation:** You will receive an SMS confirmation at no cost after successful registration. If your registration SMS is incomplete/invalid, HSBC will send you an SMS (at no cost) asking you to re-register.

How to Earn Promotion Entries

6. To stand a chance to win Mercedes-Benz C200 AMG Line (“Prize”), Eligible Cardholders must use the Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) to meet the Spend Criteria to earn Promotion Entries as per Table 3 below during the Promotion Period. For avoidance of doubt, each primary Eligible Cardholder stands to receive a maximum of one (1) unit of Prize throughout the Promotion Period in accordance with the terms and conditions herein.

Type of Prize	Details of the Prize
Prize	One (1) unit of Mercedes-Benz C200 AMG Line

Table 2: Spend Criteria and Promotion Entries

Spend Criteria		No. of Promotion Entry
Every RM100 of Eligible Spend in a single transaction	With a minimum cumulative spending of RM1,000 in Eligible Spend per calendar month for each calendar month during the Promotion Period	1

7. “Eligible Spend” includes all local and overseas retail transactions (in-store and online), Card Instalment Plan, standing instructions/auto-billing and excludes cash advances, monthly instalments (including Balance Transfer Instalment, Balance Conversion Plan, SmartCash+, Cash Instalment Plan), finance charges/management fees, annual fees and Sales and Services tax (SST).
8. If an Eligible Cardholder fulfils more than one category of the Spend Criteria, the Promotion Entry(ies) earned from each category will be combined.
Example:
Cardholder A’s holds a HSBC Premier Travel Credit Card and made an Eligible Spend of RM228 in local currency in a single transaction. Cardholder A thereby earned a total of 2 Promotion Entries as every RM100 of Eligible Spend in a single transaction earns 1 Promotion Entry.
9. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and HSBC will not be held responsible for any late posting. Note: There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.
10. For avoidance of doubt, the Eligible Spend made on both primary and supplementary Participating HSBC/HSBC Amanah Credit Card/-i(s) will be consolidated to the primary account of the Participating HSBC/HSBC Amanah Credit Card/-i(s) and will not be treated separately to meet the Spend Criteria. Only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive the Prize.

PRIZES

11. The total allocation of Prizes to be given out under this Promotion is set out in **Table 3** below:

Table 3: Total allocation of Prize

Type of Prize	Details of the Prize
Prize	One (1) unit of Mercedes-Benz C200 AMG Line

12. The Prize to be given out under this Promotion are pooled together with the HSBC Amanah Road to Luxury 2 Promotion. HSBC Bank is the sole provider for the Prize.

Selection of Prize Winner

13. The Prize Winner selection process is as follows:
 - a. After the end of Promotion Period, HSBC will perform shortlisting of potential winner from the total entries received throughout the Promotion Period.
 - b. The Promotion Entries earned throughout the Promotion Period will be assigned with a serial number.
 - c. The entries ranked 1st from the shortlisted list will be identified as potential winner of the Prize ("**Potential Winner**").
 - d. Potential Winner will receive SMS notification within ten (10) to twelve (12) weeks after Promotion ends and must answer a question via SMS correctly within 3 calendar days upon receipt.
 - e. If the Potential Winner(s) complies Clause 13(d) above, HSBC will send SMS to confirm that he/she is one of the winners for the Prize ("**Winner**").
 - f. If the Potential Winner fails to comply the requirements under Clause 13(d) (including no mobile number maintained in HSBC's records), the entry ranked 2nd from the shortlisted results will be selected as Potential Winner, and the same process in Clauses 13(d) to (f) shall be repeated up to three (3) rounds, and thereafter the Prize, if any, shall be forfeited.

PRIZE TERMS AND CONDITIONS

14. Fulfilment of the Prize: -
 - a. HSBC will notify the Winner via SMS on the details of the authorized agent who will be contacting him/her within three (3) weeks after they are in receipt of the confirmation SMS as per Clause 13(d) above. The authorized agent will provide further instructions on how to redeem the Prize. The Prize must be redeemed/collected by the Winner within sixty (60) days from the day he/she is contacted by the authorized agent.
 - b. The Winner agree that HSBC has the right to collect and process information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 ("PDPA Notice") and HSBC's Universal Terms and Conditions ("UTC") and disclose necessary information to the HSBC authorized agent to facilitate fulfilment and delivery of the Prize to him or her.
 - c. The specifications of the Prize are fixed and any change or update of the same is not permitted, subject to Clause 15(c) below. The Prize includes the prevailing sales and services tax ("SST"), but excludes car insurance/takaful, roadtax, registration fees, number plates, and any other add-on options (such as service packages, MobilityPlus, extended limited warranty programme, additional accessories which are not part of the standard specification) which shall be borne solely by the Winner. The aforesaid exclusion is non-exhaustive and are subject to terms and conditions of Hap Seng Star Sdn Bhd. Other than the SST, the Prize Winner shall be responsible to pay the necessary fees and charges, taxes, levies and any other charges as may be imposed by the relevant authorities.
 - d. The Prize will only be transferred to and registered in the name of the Prize Winner. All costs and expenses incurred in collecting and redeeming the Prize are the sole responsibility of and shall be borne by the Winner. In connection with the claiming or redeeming of the Prize(s), the Bank reserves the right to request proof of participation and valid identification from the Winner, failing which, the Bank reserves the right to disqualify the Winner and forfeit the Prize.
 - e. The Prize Winner agrees to attend a prize presentation ceremony and/or other publicity programs for this Promotion at his/her own cost and expense, if required by HSBC. The Prize Winner consents to HSBC disclosing and/or publishing his or her identity, photographs or video in any manner which HSBC

may deem fit for publicity purposes. If the Prize Winner unable to attend such ceremony and/or other publicity programs, the he or she shall promptly notify HSBC to nominate a proxy with valid reason, failing which the Bank reserves the right to disqualify the Winner and forfeit the Prize.

- f. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prize under this Promotion.
 - g. Hap Seng Star Sdn Bhd is not participant in or sponsor of this Promotion. The trade name and logo of Hap Seng Star Sdn Bhd are trademarks belonging to the relevant entity. HSBC are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Hap Seng Star Sdn Bhd. Any query and/or dispute on the usage of the Prize must be directed to and be resolved directly with Hap Seng Star Sdn Bhd and Prize Winner agree that HSBC has no liability in this regard.
15. The following terms and conditions apply to the Prize:
- a. The Prize is not transferable and cannot be exchanged for cash, credit or in kind;
 - b. HSBC will not entertain any requests to deliver the Prize to any person other than the Winner;
 - c. HSBC reserves the right to substitute the Prize with any other item of similar value at any time with three (3) days' prior notice; and
 - d. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prize.

GENERAL TERMS & CONDITIONS

16. HSBC may amend these terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate notices via:-
- i. electronic means;
 - ii. press advertisements;
 - iii. credit card statement(s) or composite statement;
 - iv. display at its business premises; or
 - v. HSBC internet website(s);
- such notices are deemed to be effective from the 4th day after delivery.
18. These terms are to be read together with the respective products(s) terms and conditions and the relevant banking agreements referred to in this Promotion including but not limited to:-
- a. HSBC and HSBC Amanah Universal Terms and Conditions (“**UTCs**”) which is available at www.hsbc.com.my and www.hsbcamanah.com.my.
 - b. HSBC and HSBC Amanah Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
- In the event of inconsistency, these terms shall prevail in relation to this Promotion.
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 Cardholder shall be responsible for any applicable taxes.
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.