

TERMS & CONDITIONS
HSBC AMANAH SHOPPING CASHBACK PROMOTION ("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 be referred to as "**HSBC**").

PROMOTION PERIOD

2. "**Promotion Period**" runs from **1 June 2025 to 31 August 2025**, both dates inclusive.

Promotion Month	Promotion Dates
1	1 June 2025 to 30 June 2025
2	1 July 2025 to 31 July 2025
3	1 August 2025 to 31 August 2025

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing primary and/or supplementary cardholders of the following Participating HSBC Amanah Credit Card-i(s) as set out in **Table 1** below ("**Eligible Cardholders**").

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

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
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4. The following categories of persons are **not eligible** to participate in this Promotion:
- Cardholder(s) of HSBC Amanah Credit Card-i(s) that are not issued in Malaysia; and/or
 - Cardholder(s) of company and/or corporate HSBC Amanah Credit Card-i(s).
5. For avoidance of doubt, permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia only stand to receive the Monthly Cashback, but not eligible for Grand Prize.
6. Existing Cardholders whose Participating HSBC Amanah Credit Card-i(s) and/or any other HSBC Amanah Credit Card-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the reward will not be eligible to join and/or receive any rewards under this Promotion.
7. **Registration is required to participate in this Promotion** and the registration process is as follows:

Registration process:

- SMS: Reply SS2 to 66300;
- Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- Follow the registration instructions in the EDM invitation or respective marketing communication materials.

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

8. The SMS registration can be performed by either primary or supplementary cardholder of the Participating HSBC Amanah Credit Card-i(s) using his/her 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 Cardholders at no cost requesting to re-register.

PROMOTION MECHANICS

9. To stand a chance to win the Prizes, Eligible Cardholders must earn the Promotion Entries by meeting the Spend Criteria as per **Table 2** below during the Promotion Period.
10. Each primary Eligible Cardholder stands to receive a maximum of one (1) unit of Grand Prize or one (1) unit of Monthly Cashback throughout the Promotion Period in accordance with the terms and conditions herein.

Type of Prizes	Details of the Prizes
Grand Prize	Ten (10) units of Cashback worth RM20,000 per unit
Monthly Cashback	Three Hundred (300) units of Cashback worth RM1,000 per unit

11. **“Eligible Spend” includes** all local and overseas retail transactions (including online transactions and QR Pay), 0% instalment plans; e-wallet** top ups; and **excludes** cash advances, Balance Transfer Instalment, standing instructions/auto-billing, finance charges/management fees, annual fees and Sales and Services tax (SST).
**** E-wallet** means e-wallet(s) in Malaysia only which includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.

Table 2: Spend Criteria and Promotion Entries

Category	Spend Criteria	No. of Promotion Entry(ies)
1	Every RM50 of Eligible Spend in local currency in a single transaction	1
2	Every Eligible Spend using Apple Pay/Google Pay/Samsung Pay	2
3	Every approved Balance Conversion Plan/Cash Instalment Plan/Instalment Payment Plan (“IPP”)/Smart Cash Plan with Participating HSBC Amanah Credit Card-i(s)	5
4	Every RM500 equivalent in foreign currency of Eligible Spend in a single transaction	20

12. If an Eligible Cardholder meet more than one category of the Spend Criteria, the Promotion Entry(ies) earned from each category will be combined.

Example:

Cardholder A’s application for HSBC Amanah MPower Visa Credit Card-i has been approved and Cardholder A activated it on 20 February 2025. Cardholder A added that HSBC Amanah MPower Visa Credit Card-i to Apple Pay and then made an Eligible Spend of RM68 in local currency in a single transaction and another Eligible Spend of RM600 equivalent in Indonesia Rupiah (IDR). Cardholder A thereby earned a total of 23 Promotion Entries from the following categories:

- 1. Category 1: Eligible Spend of RM68 in local currency in a single transaction – 1 Promotion Entry;*
- 2. Category 2: Eligible Spend of RM68 using Apple Pay/Google Pay/Samsung Pay – 2 Promotion Entries; and*
- 3. Category 4: Overseas spend of RM600 equivalent in Indonesia Rupiah – 20 Promotion Entries.*

13. 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.
14. For avoidance of doubt, the Eligible Spend made on both primary and supplementary Participating HSBC Amanah Credit Card-i(s) will be consolidated to the primary account of the Participating HSBC Amanah Credit Card-i(s) and will not be treated separately to meet the Spend Criteria. Only the primary cardholders of Participating HSBC Amanah Credit Card-i(s) stand to receive the Grand Prize or the Monthly Cashback.

PRIZES

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

Table 3: Total allocation of Grand Prize and Monthly Cashback

Type of Prizes	Details of the Prizes				Total Units
Grand Prize	Ten (10) units of RM20,000 Cashback per unit				10 units / RM200,000
Monthly Cashback	Month	June	July	August	300 units / RM300,000
	Prize	Monthly Cashback worth RM1,000 each	Monthly Cashback worth RM1,000 each	Monthly Cashback worth RM1,000 each	
	Total No. of Units to be Given Out	100	100	100	

16. The Prizes to be given out under this Promotion are pooled together with the HSBC Shopping Day Promotion. HSBC Bank is the sole provider for all Prizes.

Selection of Grand Prize and Monthly Cashback Winners

17. The Grand Prize and Monthly Cashback selection process is as follows:

- Each of the Promotion Entries earned throughout the Promotion Period is assigned with a serial number in HSBC's randomizer system.
- After the end of the Promotion Period, HSBC will perform randomization of the entries received to determine the potential winners in accordance with the following ("**Potential Winner(s)**"):-
 - Grand Prize: The Promotion Entries ranked 1st to 10th from the randomization results of overall Promotion Entries received;
 - Monthly Cashback: Promotion Entries ranked 1st to 100th from the respective randomization results of the Promotion Entries received for each Promotion Month .
- The Potential Winner(s) will receive notification SMS within ten (10) to twelve (12) weeks after the end of the Promotion Period, at the mobile numbers maintained in HSBC's records, notifying them that they stand a chance to receive the Grand Prize or Monthly Cashback subject to answering a question via SMS correctly. He/she must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
- If the Potential Winner(s) fulfilled clause 17(c) above, a SMS will then be sent to such Potential Winner(s) to confirm that he/she is one of the winners for the Grand Prize or Monthly Cashback ("**Winner(s)**"). The Potential Winner(s) who fail to fulfil the requirements under Clause 17(c) will be disqualified from winning the Grand Prize or Monthly Cashback.
- In the event HSBC has not selected a Winner for Grand Prize or Monthly Cashback due to non-compliance of the conditions above (including no mobile number maintained in HSBC's records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in Clauses 17 (c) to (d) shall be repeated up to two (2) rounds, and thereafter the Grand Prize and/or Monthly Cashback, if any, shall be forfeited.

PRIZES TERMS & CONDITIONS

18. The Grand Prize Monthly Cashback will be credited into the **primary** Eligible Cardholder's Participating HSBC Amanah Credit Card-i(s) account with the highest spend activities within twelve (12) to sixteen (16) weeks after the Promotion Period. The winners will receive notification of the Monthly Cashback through the respective Participating HSBC Credit Card-i's credit card statement that follows after the date of the crediting of the Cashback.
19. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind or cash withdrawal.

GENERAL TERMS & CONDITIONS

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
21. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle Eligible Cardholders to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholders as a direct or indirect result of the act of cancellation.
22. HSBC may communicate to the Eligible Cardholders 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 internet website(s);
 - f. push notification on our mobile appsuch notices shall be deemed to be effective on and from the 4th day after its delivery.
23. 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.
24. The below terms also apply:
 - (i) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and;
 - (ii) HSBC Amanah Cardholder Agreements;
 - (iii) HSBC Tariffs and Charges;
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
25. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
26. The Eligible Cardholders and/or Winner(s) shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.