

AMENDED TERMS & CONDITIONS
HSBC GREATER TOGETHER PROMOTION

This Amended Terms and Conditions for HSBC Greater Together Promotion will supersede the existing Terms and Conditions with effect from **11 December 2018**.

- Table 2 and Table 14 has been amended in bold, underlined and struck through to reflect the new Voting Periods.
 - Clause 6 and Table A has been included in bold and underlined to provide details on the Contest Entries & Votes crediting dates.
1. HSBC Bank Malaysia Berhad (Company No. 127776-V) is referred to as “HSBC Bank”, HSBC Amanah Malaysia Berhad (Company No. 807705-X) is referred to as “HSBC Amanah” and HSBC Amanah Takaful (Malaysia) Bhd (Company No. 731530–M) is referred to as “HSBC Amanah Takaful”.

(collectively referred to as “**HSBC**”)

THE PROMOTION PERIOD

2. The “HSBC Greater Together Promotion” (“**Promotion**”) shall run from 28 November 2018 to 28 February 2019 (“**Promotion Period**”)

PROMOTION

3. Eligible Participant(s) who meet the Eligibility and Participation Criteria, Eligible Spend and Total Relationship Balance requirements (as applicable) stated below during the Promotion Period stand to receive Cash (“**Cash Prize**”) and/or Gift (“**Bonus Prize**”) in accordance to the Terms and Conditions herein.

Table 1: Cash Prize Details

Tier	Cash Prize Value (RM) [A]	Number of Unit(s) to be Given Out [B]	Total Value of Cash to be Given Out (RM) [A × B]	Total Value of Cash to be Given Out per Tier (RM)	Total Number of Unit(s) to be Given Out per Tier	Number of Accumulated Contest Entries Required to Unlock Cash Prize(s)
3	100,000	1	100,000	100,000	1	21,000,000
2	50,000	1	50,000	500,000	819	20,000,000
	30,000	2	60,000			
	10,000	11	110,000			
	1,000	55	55,000			
	500	250	125,000			
	200	500	100,000			
1	50,000	1	50,000	400,000	818	10,000,000
	30,000	2	60,000			
	1,000	65	65,000			
	500	250	125,000			
	200	500	100,000			
Total		1,638	1,000,000			

(collectively, the “**Cash Prize**”)

Table 2: Bonus Prize Details

Voting Week	Voting Period	Bonus Prize Options Available for Voting			
		Prize A	Number of Unit(s) of Prize A To Be Given Out	Prize B	Number of Unit(s) of Prize B To Be Given Out
1	13 December 2018 – 27 December 2018 <u>28 December 2018 – 10 January 2019</u>	One (1) private 1 on 1 professional cooking class at The Cooking House Malaysia (Transportation is not included)	2	One (1) cook out party hosted for six (6) person at The Cooking House Malaysia (Transportation is not included)	3
2	28 December 2018 – 10 January 2019 <u>11 January 2019 – 25 January 2019</u>	Robinsons Shopping Voucher(s) worth RM500	6	One (1) Shopping session with a Fashion Consultant at Robinsons for two (2) person (Transportation is not included)	4
3	11 January 2019 – 25 January 2019 <u>26 January 2019 – 14 February 2019</u>	One (1) unit of Marshall MONITOR Over Ear Bluetooth Headphones	6	One (1) unit of Samsung 320 W 2.1 Ch Soundbar HW-M450 home theatre system	6
4	26 January 2019 – 14 February 2019 <u>15 February 2019 – 28 February 2019</u>	One (1) unit of LEGO® Harry Potter™ Hogwarts™ Castle Set	2	3D2N stay at Legoland Malaysia Hotel under standard room category AND 2-Day adult Combo Pass to Legoland Themepark and Waterpark at Johor for five (5) person (Transportation is not included)	18
5	15 February 2019 – 27 February 2019 <u>1 March 2019 – 13 March 2019</u>	Dinner Buffet at Lemon Garden, Shangri-la Kuala Lumpur for two (2) person (Transportation is not included)	10	Private 3-course dinner at The Cooking House Malaysia for 5 person (Transportation is not included)	8
6	28 February 2019 – 13 March 2019 <u>14 March 2019 – 31 March 2019</u>	2D1N stay at Lexis Hibiscus Port Dickson Resort at Executive Pool Villa (inclusive of breakfast) for one (1) person (Transportation is not included)	8	2D1N stay at The Haven Resorts Hotel at the 2-Bedroom Horizon View Suit (inclusive of breakfast) for four (4) person (Transportation is not included)	12

7	14 March 2019 – 31 March 2019	One (1) unit of Cronus Soldier 1.0 26 Inch Alloy Foldable MTB Mountain Bike Bicycle with Shimano 21 Speed Gear System	5	Two (2) units of Xiaomi Mi Home Mijia M365 Electric Scooter	2
	<u>1 April 2019 – 15 April 2019</u>				
		Total Unit(s) of Prize A to be Given Out	39	Total Unit(s) of Prize B to be Given Out	53

(collectively, the “**Bonus Prize**”)

ELIGIBILITY AND PARTICIPATION CRITERIA

4. This Promotion is open to all new and existing HSBC customers who are residents of Malaysia, open, sign up or apply, as applicable, for any HSBC Products during Promotion Period (subject to approval) as defined in Table 3 below.
5. HSBC Customer who fulfills the Eligibility and Participation Criteria is referred to as the Eligible Participant (“**Eligible Participant(s)**”) who will be eligible to earn Contest Entries to stand to win the Cash Prize and to participate in Voting to stand to win the Bonus Prize.

Table 3: Eligibility & Participation Criteria

Category	Eligibility and Participation Criteria																
Deposit Account	<p>1) Participating HSBC/HSBC Amanah Deposit Account/-i:</p> <ol style="list-style-type: none"> i. HSBC/HSBC Amanah Premier Account/-i ii. HSBC/HSBC Amanah Advance Account/-i iii. HSBC/HSBC Amanah Foreign Currency Account/-i iv. HSBC/HSBC Amanah 1-Biz Account/-i <p>2) Eligible Participants shall comply with the following Participation Criteria to earn Contest Entries and Votes as set out in Table 4:</p> <ol style="list-style-type: none"> i. Open any of the following Participating HSBC/HSBC Amanah Deposit Account/-i during the Promotion Period; AND ii. Fulfil the initial deposit and/or investment requirement as per Table 4 within <u>14 days</u> from the date of account opening; AND iii. Maintain minimum Total Relationship Balance requirement throughout the Promotion Period (except for HSBC/HSBC Amanah 1-Biz Account/-i) as per Table 6 below. <p><i>Table 4: Initial Deposit and/or Investment Requirement for Newly Opened Deposit Account(s)</i></p> <table border="1"> <thead> <tr> <th>HSBC/HSBC Amanah Deposit Account</th> <th>Initial Deposit and/or Investment Required</th> <th>Number of Contest Entries Earned</th> <th>Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td>HSBC/HSBC Amanah Premier Account/-i</td> <td>RM200,000</td> <td>100</td> <td>100</td> </tr> <tr> <td>HSBC/HSBC Amanah Advance Account/-i</td> <td>RM30,000</td> <td>100</td> <td>100</td> </tr> <tr> <td>HSBC/HSBC Amanah Foreign Currency Account/-i</td> <td>RM20,000 (equivalent in Foreign Currency)</td> <td>150</td> <td>150</td> </tr> </tbody> </table>	HSBC/HSBC Amanah Deposit Account	Initial Deposit and/or Investment Required	Number of Contest Entries Earned	Number of Votes Earned	HSBC/HSBC Amanah Premier Account/-i	RM200,000	100	100	HSBC/HSBC Amanah Advance Account/-i	RM30,000	100	100	HSBC/HSBC Amanah Foreign Currency Account/-i	RM20,000 (equivalent in Foreign Currency)	150	150
HSBC/HSBC Amanah Deposit Account	Initial Deposit and/or Investment Required	Number of Contest Entries Earned	Number of Votes Earned														
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HSBC/HSBC Amanah Foreign Currency Account/-i	RM20,000 (equivalent in Foreign Currency)	150	150														

HSBC/HSBC Amanah 1-Biz Account/-i (Only applicable for New to Retail Business Banking Customers)	RM30,000	150	150
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- 3) Eligible Participants may also **upgrade** any existing HSBC/HSBC Amanah Deposit Account/-i during the Promotion Period AND **fulfil** the initial deposit and/or investment requirement as per Table 5 within 14 days from account upgrade date to earn the Contest Entries and Votes as per Table 5.

Table 5: Initial Deposit and/or Investment Requirement for Account Upgrade

Existing HSBC/HSBC Amanah Deposit Account	Upgrade Deposit Account To	Initial Deposit and/or Investment Required	Number of Contest Entries Earned	Number of Votes Earned
a) HSBC/HSBC Amanah Basic Savings Account/-i; OR b) HSBC/HSBC Amanah Current Account/-i; OR c) HSBC/HSBC Amanah Advance Account/-i	HSBC/HSBC Amanah Premier Account/-i	RM200,000	100	100
a) HSBC/HSBC Amanah Basic Savings Account/-i; OR b) HSBC/HSBC Amanah Current Account/-i	HSBC/HSBC Amanah Advance Account/-i	RM30,000	100	100

- 4) The minimum Total Relationship Balance requirement (as defined in Clause 10) for the following Participating HSBC/HSBC Amanah Deposit Account/-i must be maintained throughout Promotion Period as per Table 6.

Table 6: Total Relationship Balance Requirement

Deposit Account	Total Relationship Balance
HSBC/HSBC Amanah Premier Account/-i	RM200,000
HSBC/HSBC Amanah Advance Account/-i	RM30,000
HSBC/HSBC Amanah Foreign Currency Account/-i	RM20,000 (equivalent in Foreign Currency)

Perks@Work

- 1) Participating Perks@Work Account/-i:
 - i. HSBC/HSBC Amanah Premier Account/-i
 - ii. HSBC/HSBC Amanah Advance Account/-i
 - iii. HSBC/HSBC Amanah Home Smart/-i Account
- 2) For avoidance of doubt, the Eligible Participants of this Category mean
 - i. New HSBC/HSBC Amanah Customers;
 - ii. Existing Customers who have NOT signed up for any Participating Perks@Work Account/-i and/or have not nominated any accounts with HSBC/HSBC Amanah as their salary crediting account under Perks@Work;

- iii. HSBC/HSBC Amanah Customer(s) who are not Permanent and/or contract employees of HSBC Bank, HSBC Amanah and HSBC Amanah Takaful (including their subsidiaries and related companies).
- 3) Eligible Participants shall meet the Participating Criteria in Table 7 to earn Contest Entries and Votes under this Category:

Table 7: Participation Criteria for Perks@Work Category

Category of Customer	Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned
All customers	a) Open any Participating Perks@Work Account/-i during the Promotion Period; AND b) Nominate the Participating Perks@Work Account/-i as salary crediting account; AND c) Apply for HSBC/HSBC Amanah Personal Internet Banking and any Participating HSBC/HSBC Amanah Credit Card/-i d) Minimum one month salary credited into Participating Perks@Work Account/-i by 28 February 2019	100	100
Existing HSBC/HSBC Amanah Customer who already has an Participating Perks@Work Account/-i	a) Nominate an existing Participating Perks@Work Account/-i as salary crediting account during the Promotion Period; AND b) Have or Sign up for HSBC/HSBC Amanah Personal Internet Banking; AND c) Have or Apply for any Participating HSBC/HSBC Amanah Credit Card/-i d) Minimum one month salary credited into Participating Perks@Work Account/-i by 28 February 2019	100	100

Personal Financing-i

- 1) Participating HSBC Amanah Personal Financing-i:
 i. HSBC Amanah Personal Financing-i
- 2) Eligible Participants shall meet the Participation Criteria in Table 8 to earn Contest Entries and Votes under this Category:

Table 8: Participation Criteria for Personal Financing-i Category

Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned

	<p>a) Apply for a new Participating HSBC Amanah Personal Financing-i of minimum RM10,000 in value during the Promotion Period with the application approved by 15 March 2019. (Number of Entries and Votes are granted for every RM10,000 value); AND/OR</p> <p>b) Top Up existing Participating HSBC Amanah Personal Financing-i of minimum RM10,000 in value during the Promotion Period with application approved by 15 March 2019. (Number of Entries and Votes are granted for every RM10,000 value)</p>	100	100						
Insurance and Family Takaful	<p>1) Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products:</p> <p>i. HSBC Bank Insurance Products:</p> <p>a) Regular Premium Plans: HSBC's HealthPlus, HSBC's UniversalTreasure Plus, HSBC's UniversalIncome, HSBC Life Style Protector, HSBC Life Style Protector Plus; and</p> <p>b) Single Premium Plans: HSBC's UniversalLegacy, HSBC's UniversalTreasure Plus.</p> <p>ii. HSBC Amanah Takaful Family Takaful Plans:</p> <p>a) Regular Contribution Plans: HSBC LifeSelect Regular, Takaful Health Cash, Takaful Future Smart, Takaful Retirement Regular, Takaful Education Regular; and</p> <p>b) Single Contribution Plans: Takaful Future Secure, Takaful Retirement Single, Takaful Education Regular, Life Select Single.</p> <p>2) Eligible Participants shall meet the Participation Criteria in Table 9 to earn Contest Entries and Votes under this Category:</p> <p><i>Table 9: Participation Criteria for Insurance and Family Takaful Category</i></p> <table border="1"> <thead> <tr> <th>Participation Criteria</th> <th>Number of Contest Entries Earned</th> <th>Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td>a) Apply for any Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products (Minimum annual premium/contribution of RM3,000) during the Promotion Period with the application accepted and issued by the respective Insurance/Takaful Providers by 15 March 2019.</td> <td>100</td> <td>100</td> </tr> </tbody> </table>	Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned	a) Apply for any Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products (Minimum annual premium/contribution of RM3,000) during the Promotion Period with the application accepted and issued by the respective Insurance/Takaful Providers by 15 March 2019.	100	100		
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Investment	<p>1) Participating HSBC/HSBC Amanah Investment/-i Product</p> <p>i. HSBC/HSBC Amanah Structured Product/-i</p> <p>ii. Unit Trust/Shariah Compliant Unit Trust distributed by HSBC/HSBC Amanah</p> <p>iii. Bond/Sukuk distributed by HSBC/HSBC Amanah</p> <p>2) Eligible Participants shall meet the Participation Criteria in Table 10 to earn Contest Entries and Votes under this Category:</p> <p><i>Table 10: Participation Criteria for Investment Category</i></p> <table border="1"> <thead> <tr> <th>Participation Criteria</th> <th>Number of Contest Entries Earned</th> <th>Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned					
Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned							

	a) Subscribe for any Participating HSBC/HSBC Amanah Investment/-i Product during Promotion Period with minimum RM50,000 per subscription. (Number of Entries and Votes are granted for every RM50,000 value)	200	200												
Credit Card	<p>1) Participating HSBC/HSBC Amanah Credit Card/-i:</p> <p>i. HSBC Bank Credit Card(s): HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card HSBC Platinum MasterCard Credit Card; AND</p> <p>ii. HSBC Amanah Credit Card-i(s): HSBC Amanah Premier World MasterCard Credit Card-i , HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i</p> <p>(collectively, the “Eligible Cardholder(s)”)</p> <p>2) Eligible Participants shall meet the Participation Criteria in Table 11 to earn Contest Entries and Votes under this Category:</p> <p><i>Table 11: Participation Criteria for Credit Card Category</i></p> <table border="1"> <thead> <tr> <th colspan="2">Participation Criteria</th> <th>Number of Contest Entries Earned</th> <th>Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td>New Primary Credit Card Application</td> <td>a) Apply for any new <u>Primary</u> Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period with application approved by 15 March 2019;</td> <td>100</td> <td>100</td> </tr> <tr> <td>Credit Card Spend</td> <td> <p>a) Eligible Cardholder(s) must first Register for HSBC/HSBC Amanah An Apple A Day Promotion through the following methods:</p> <p>(i) Manually Register existing primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i via the Registration Process detailed under (c) below; OR</p> <p>(ii) Be Automatically Registered when Eligible Cardholder(s) fulfils at least one (1) Participating Criteria under other Category</p> <p>b) Spend a minimum of RM100 on Eligible Spend in a single receipt (or equivalent if spend is made in foreign currency) with the primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period. (Number of Contest Entry and Vote is granted for every minimum of RM100 spend on Eligible Spend in a single receipt)</p> <p>c) Eligible Credit Cardholder(s) can register one of his/her Participating HSBC/HSBC Amanah Credit Card/-i number(s) during the Promotion Period via the following channels:</p> <p>a. SMS; OR</p> </td> <td>1</td> <td>1</td> </tr> </tbody> </table>	Participation Criteria		Number of Contest Entries Earned	Number of Votes Earned	New Primary Credit Card Application	a) Apply for any new <u>Primary</u> Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period with application approved by 15 March 2019;	100	100	Credit Card Spend	<p>a) Eligible Cardholder(s) must first Register for HSBC/HSBC Amanah An Apple A Day Promotion through the following methods:</p> <p>(i) Manually Register existing primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i via the Registration Process detailed under (c) below; OR</p> <p>(ii) Be Automatically Registered when Eligible Cardholder(s) fulfils at least one (1) Participating Criteria under other Category</p> <p>b) Spend a minimum of RM100 on Eligible Spend in a single receipt (or equivalent if spend is made in foreign currency) with the primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period. (Number of Contest Entry and Vote is granted for every minimum of RM100 spend on Eligible Spend in a single receipt)</p> <p>c) Eligible Credit Cardholder(s) can register one of his/her Participating HSBC/HSBC Amanah Credit Card/-i number(s) during the Promotion Period via the following channels:</p> <p>a. SMS; OR</p>	1	1		
Participation Criteria		Number of Contest Entries Earned	Number of Votes Earned												
New Primary Credit Card Application	a) Apply for any new <u>Primary</u> Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period with application approved by 15 March 2019;	100	100												
Credit Card Spend	<p>a) Eligible Cardholder(s) must first Register for HSBC/HSBC Amanah An Apple A Day Promotion through the following methods:</p> <p>(i) Manually Register existing primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i via the Registration Process detailed under (c) below; OR</p> <p>(ii) Be Automatically Registered when Eligible Cardholder(s) fulfils at least one (1) Participating Criteria under other Category</p> <p>b) Spend a minimum of RM100 on Eligible Spend in a single receipt (or equivalent if spend is made in foreign currency) with the primary/supplementary Participating HSBC/HSBC Amanah Credit Card/-i during Promotion Period. (Number of Contest Entry and Vote is granted for every minimum of RM100 spend on Eligible Spend in a single receipt)</p> <p>c) Eligible Credit Cardholder(s) can register one of his/her Participating HSBC/HSBC Amanah Credit Card/-i number(s) during the Promotion Period via the following channels:</p> <p>a. SMS; OR</p>	1	1												

		<p>b. Follow the instructions in the invitation from HSBC/HSBC Amanah via Email Direct Mailer</p> <p>Registration process:</p> <p>(i) SMS: P1<space>your 16-digit Participating HSBC/HSBC Amanah Credit Card/-i number to 63839; or</p> <p>(ii) Eligible Credit Cardholder(s) who receive an SMS invitation from HSBC to participate in this Promotion must follow the instruction to register as stated therein; OR</p> <p>(iii) Follow the instruction to register in the respective marketing communication materials</p> <p>Standard telecommunication charges will apply for each SMS registration sent;</p> <p>Registration can be performed by either the primary or supplementary Eligible Credit Cardholder.</p> <p>Upon successful registration, the Eligible Participant(s) will receive a confirmation via respective marketing communication materials used for the registration at no cost.</p> <p>For SMS registration, in the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Participant(s) at no cost notifying them to re-register via SMS. The Eligible Participant(s) must ensure that they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i number in the SMS.</p>								
Debit Card	<p>1) Participating HSBC/HSBC Amanah Debit Card/-i</p> <p>i. HSBC Bank Debit Card(s): HSBC Visa Debit Card, HSBC Advance Visa Debit Card and HSBC Premier Visa Debit Card; AND</p> <p>ii. HSBC Amanah Bank Debit Cards-i(s): HSBC Amanah Visa Debit Card-i, HSBC Amanah Advance Visa Debit Card-i and HSBC Amanah Premier Visa Debit Card-i.</p> <p>2) Eligible Participants shall meet the Participation Criteria in Table 12 to earn Contest Entries and Votes under this Category:</p> <p><i>Table 12: Participation Criteria for Debit Card Category</i></p> <table border="1" data-bbox="443 1823 1445 2018"> <thead> <tr> <th data-bbox="443 1823 1086 1955">Participation Criteria</th> <th data-bbox="1086 1823 1257 1955">Number of Contest Entries Earned</th> <th data-bbox="1257 1823 1445 1955">Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1955 1086 2018">a) Spend a minimum of RM100 on Eligible Spend in a single receipt (or equivalent if spend is made in</td> <td data-bbox="1086 1955 1257 2018">1</td> <td data-bbox="1257 1955 1445 2018">1</td> </tr> </tbody> </table>				Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned	a) Spend a minimum of RM100 on Eligible Spend in a single receipt (or equivalent if spend is made in	1	1
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	foreign currency) with the Participating HSBC/HSBC Debit Card/-i. (Number of Contest Entry and Vote is granted for every minimum of RM100 spend in a single receipt)								
Mortgage	<p>1) Participating HSBC/HSBC Amanah Mortgage/-i Account:</p> <p>i. HSBC Bank Mortgage: HomeSmart, HomeSmart Reserve, HomeSmart Advantage, Instalment Loan Against Unencumbered Property (ILUP), HomeMaker, HomeMaker Reserve, Business Premise Financing; and</p> <p>ii. HSBC Amanah Mortgage-i: HomeSmart-i, HomeSmart-i Reserve, HomeSmart-i Advantage, Business Premise Smart-i.</p> <p>2) Eligible Participants shall meet the Participation Criteria in Table 13 to earn Contest Entries and Votes under this Category:</p> <p><i>Table 13: Participation Criteria for Mortgage Category</i></p> <table border="1"> <thead> <tr> <th>Participation Criteria</th> <th>Number of Contest Entries Earned</th> <th>Number of Votes Earned</th> </tr> </thead> <tbody> <tr> <td> <p>a) Sign the Letter of Offer issued by HSBC/HSBC Amanah for any Participating HSBC/HSBC Amanah Mortgage/-i Account of minimum RM500,000 in loan value during the Promotion Period; AND</p> <p>b) Open the Participating HSBC/HSBC Amanah Mortgage/-i Account by 15 March 2019.</p> <p>(Number of Contest Entries and Votes are granted for every of RM500,000 value of the loan)</p> </td> <td>500</td> <td>500</td> </tr> </tbody> </table>	Participation Criteria	Number of Contest Entries Earned	Number of Votes Earned	<p>a) Sign the Letter of Offer issued by HSBC/HSBC Amanah for any Participating HSBC/HSBC Amanah Mortgage/-i Account of minimum RM500,000 in loan value during the Promotion Period; AND</p> <p>b) Open the Participating HSBC/HSBC Amanah Mortgage/-i Account by 15 March 2019.</p> <p>(Number of Contest Entries and Votes are granted for every of RM500,000 value of the loan)</p>	500	500		
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6. The Eligible Participant(s) will be notified via SMS with one (1) allocated ID when the Eligibility and Participating Criteria are met. The Eligible Participant(s) shall log in to Vote at www.hsbc.com.my/vote using the allocated ID for the Bonus Prize and view the accumulated Cash Prize Contest Entries.

The Contest Entries and Votes will be credited into Eligible Participant(s) voting account as per Table A.

Table A: Contest Entries & Votes Crediting Date

<u>Participation Criteria Fulfilled During These Dates</u>	<u>Contest Entries & Votes Crediting Date</u>
<u>28 November 2018 – 12 December 2018</u>	<u>28 December 2018</u>
<u>13 December 2018 – 26 December 2018</u>	<u>11 January 2019</u>
<u>27 December 2018 – 9 January 2019</u>	<u>26 January 2019</u>
<u>10 January 2019 – 23 January 2019</u>	<u>15 February 2019</u>
<u>24 January 2019 – 13 February 2019</u>	<u>1 March 2019</u>
<u>14 February 2019 – 28 February 2019</u>	<u>14 March 2019</u>
<u>01 March 2019 – 15 March 2019</u> <u>(Only applicable to applications submitted during Promotion Period which are approved during these dates and fulfilment of initial deposit/investment of new Deposit Account(s) opened)</u>	<u>1 April 2019</u>

7. The Eligible Participant(s) will receive additional Contest Entries for the Cash Prize and/or Votes for the Bonus Prize based on the criteria below.
 - a) One (1) additional Contest Entry for every Vote placed for the Bonus Prize.
 - b) One Hundred (100) additional Contest Entries and Votes when the Eligible Participant's Primary Participating HSBC/HSBC Amanah Credit Card/-i and/or HSBC Amanah Personal Financing-i is applied at HSBC Roving Truck.

The following is an example of the additional Contest Entries that can be earned through participation in Voting for Bonus Prize:

Scenario:

Eligible Participant(s) has a total of three (3) Votes and three (3) Contest Entries for the Cash Prize for his/her participation in this Promotion. When he/she casts the three (3) Votes during the Voting Period for the Bonus Prize, he/she will get additional three (3) Contest Entries for Cash Prize, hence he/she has accumulated a total of six (6) Contest Entries for the Cash Prize.

8. The Contest Entries and Votes earned for the respective Category the Eligible Participant(s) applied for will be revoked and void if Eligible Participant(s) :
 - a) fails to maintain the Total Relationship Balance requirement if any; or
 - b) his/her account/card with HSBC/HSBC Amanah/ HSBC Amanah Takaful has been cancelled, terminated, suspended or delinquent within HSBC's definition; on/prior to the selection of winners of the Cash Prize and/or Bonus Prize.

TOTAL RELATIONSHIP BALANCE CRITERIA

9. The Total Relationship Balance for this Promotion includes any:
 - a) Deposits in HSBC/HSBC Amanah Current Account/-i, HSBC/HSBC Amanah Savings Account/-i, Time Deposits, Term Deposits-i; AND/OR
 - b) Investments in Unit Trust Funds/Shariah-Compliant Unit Trust Funds distributed by HSBC/HSBC Amanah, HSBC/HSBC Amanah Structured Product/-i, HSBC Dual Currency Investments, Bond/Sukuk distributed by HSBC/HSBC Amanah

(the "Total Relationship Balance").

ELIGIBLE SPEND CRITERIA

10. Eligible Spend for this Promotion are those that:
 - a) Are charged to any of the Eligible Participant's Participating HSBC/HSBC Amanah Credit Card/-i including the supplementary credit card(s) and HSBC/HSBC Amanah Debit Card/-i within the Promotion Period; and
 - b) **Include** all internet transactions, local and overseas retail transactions, petrol, 0% card instalment plans; and
 - c) **Exclude** Cash Advances, Cash Instalment Plan, Balance Transfer, Balance Conversion Plan, standing instructions/auto-billing, finance charges/ management fees, and credit card annual fee, if applicable

(the "Eligible Spend").

11. All primary and supplementary/ies Participating HSBC/HSBC Amanah Credit Card/-i will be taken into account to meet the Participation Criteria. If the Eligible Cardholder has multiple Participating HSBC/HSBC Amanah Credit Card/-i, Eligible Spend made on all Participating HSBC/HSBC Amanah Credit Card/-i by the primary credit card/-i cardholder and his/her supplementary/ies credit card/-i cardholder(s) **will be consolidated** and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for the Promotion.

12. The tracking of the Eligible Spend and Participation Criteria is based on transaction dates (Malaysian Time).

CASH PRIZE AND BONUS PRIZE TERMS & CONDITIONS

13. There are a maximum of 1,638 units of Cash Prizes totaling to a sum of RM1,000,000 as defined in Table 1 above and a maximum of ninety two (92) units of Bonus Prizes worth RM200,000 to be given out under this Promotion are pooled together with the "HSBC Amanah Greater Together Promotion". HSBC Bank is the sole provider for all Cash Prizes and Bonus Prizes in this Promotion.

14. The Eligible Participant(s) can only receive a maximum of **one (1)** of Cash Prize and **one (1)** Bonus Prize only throughout the Promotion Period.

Cash Prize

15. A total of 1,638 units of Cash Prizes to be given out and capped at maximum one (1) unit per Eligible Participant(s) throughout the Promotion Period based on the Cash Prize Winner Selection Process in Clause 19 below.

16. There are three (3) Tiers for the Cash Prize(s) which can be unlocked when the following criteria are met:

- Tier 1 will only be unlocked when the accumulated Contest Entries reach 10,000,000.
- Tier 2 will only be unlocked when the accumulated Contest Entries reach 20,000,000.
- Tier 3 will only be unlocked when the accumulated Contest Entries reach 21,000,000.

The amount of units of Cash Prize(s) for each Tier are as defined in Table 1.

17. The accumulated Contest Entries refer to the total amount of Contest Entries collected by all Eligible Participant(s) in this Promotion and HSBC Amanah Greater Together Promotion.

18. The Cash Prize Selection Process is as follows:

- Within twelve (12) to sixteen (16) weeks after the end of the Promotion Period, a total of 1,638 Eligible Participant(s) will be shortlisted via a one-time randomization as the Potential Cash Prize Winners.
- The Potential Cash Prize Winners will receive an SMS notifying them that they stand to receive the Cash Prize, subject to answering a question via SMS correctly. The Potential Cash Prize Winners must answer/reply via SMS to 63839 within 10 days from the date of receipt of the SMS.
- Only Potential Cash Prize Winners who answer the question correctly will receive the Cash Prize. An SMS will be sent to confirm that the Potential Cash Prize Winners have answered the question correctly together with the Cash Prize details.
- Potential Cash Prize Winners who: (i) fail to answer the question correctly; or (ii) do not reply to the SMS within 10 days from the date of receipt of the SMS will not receive the Cash Prize.
- In the event HSBC has not selected the Cash Prize Winners for the Promotion Period due to Clause 18 (c) or (d), the next entry from the randomization results in Clause 18 (a) will be shortlisted as the Potential Cash Prize Winner, and the same process in Clause 18 (a) to (d) shall repeat up to two (2) rounds, and thereafter the Cash Prize(s), if any, will be forfeited.

19. The Cash Prize(s) will be credited into the respective Cash Prize Winner's HSBC/HSBC Amanah Deposit Account/-i within 12 to 16 weeks after the Promotion Period. The Cash Prize Winner will receive a SMS notification of the Cash credited into the account, if any, which will also be indicated on the HSBC/HSBC Amanah Savings/Current Account/-i Monthly Statement. In the event that the Cash Prize Winner does not have any HSBC/HSBC Amanah Savings/Current Account/-i, HSBC will issue a demand draft in the name of the Cash Prize Winner within 12 to 16 weeks which can only be collected at HSBC branches nationwide.

Bonus Prize

20. A total of ninety two (92) units of Bonus Prizes to be given out and capped at maximum one (1) unit per Eligible Participant(s) throughout the Promotion Period based on the Bonus Prize Winner Selection Process in Clause 25 below.
21. There is a total of seven (7) Voting Weeks as per Table 15 whereby Eligible Participant(s) can cast their Votes earned to vote for his/her choice of Bonus Prize during the respective Voting Period. Two (2) choices of Bonus Prize, Prize A and Prize B, will be available for Voting in the webpage (www.hsbc.com.my/vote) during the respective Voting Period.

Table 14: Voting Period & Options of Bonus Prizes available for Voting

Voting Week	Voting Period	Bonus Prize Options Available for Voting			
		Prize A	Number of Unit(s) of Prize A To Be Given Out	Prize B	Number of Unit(s) of Prize B To Be Given Out
1	13 December 2018 – 27 December 2018 <u>28 December 2018 – 10 January 2019</u>	One (1) private 1 on 1 professional cooking class at The Cooking House Malaysia (Transportation is not included)	2	One (1) cook out party hosted for six (6) person at The Cooking House Malaysia (Transportation is not included)	3
2	28 December 2018 – 10 January 2019 <u>11 January 2019 – 25 January 2019</u>	Robinsons Shopping Voucher(s) worth RM500	6	One (1) Shopping session with a Fashion Consultant at Robinsons for two (2) person (Transportation is not included)	4
3	11 January 2019 – 25 January 2019 <u>26 January 2019 – 14 February 2019</u>	One (1) unit of Marshall MONITOR Over Ear Bluetooth Headphones	6	One (1) unit of Samsung 320 W 2.1 Ch Soundbar HW-M450 home theatre system	6
4	26 January 2019 – 14 February 2019 <u>15 February 2019 – 28 February 2019</u>	One (1) unit of LEGO® Harry Potter™ Hogwarts™ Castle Set	2	3D2N stay at Legoland Malaysia Hotel under standard room category AND 2-Day adult Combo Pass to Legoland Themepark and Waterpark at Johor for five (5) person (Transportation is not included)	18
5	15 February 2019 – 27 February 2019	Dinner Buffet at Lemon Garden, Shangri-la Kuala Lumpur for two (2) person	10	Private 3-course dinner at The Cooking House Malaysia for 5 person	8

	<u>1 March 2019 – 13 March 2019</u>	(Transportation is not included)		(Transportation is not included)	
6	28 February 2019 – 13 March 2019 <u>14 March 2019 – 31 March 2019</u>	2D1N stay at Lexis Hibiscus Port Dickson Resort at Executive Pool Villa (inclusive of breakfast) for one (1) person (Transportation is not included)	8	2D1N stay at The Haven Resorts Hotel at the 2-Bedroom Horizon View Suit (inclusive of breakfast) for four (4) person (Transportation is not included)	12
7	14 March 2019 – 31 March 2019 <u>1 April 2019 – 15 April 2019</u>	One (1) unit of Cronus Soldier 1.0 26 Inch Alloy Foldable MTB Mountain Bike Bicycle with Shimano 21 Speed Gear System	5	Two (2) units of Xiaomi Mi Home Mijia M365 Electric Scooter	2
		Total Unit(s) of Prize A to be Given Out	39	Total Unit(s) of Prize B to be Given Out	53

22. Eligible Participant(s) must cast at least one (1) Vote during the respective Voting Period in order to stand to win the Bonus Prize which he/she has voted for.
23. At the end of each Voting Period, the total amount of Votes casted by Eligible Participant(s) for Prize A and Prize B will be pooled together to shortlist the Potential Bonus Prize Winner as per the selection process in Clause 26 below.
24. Each Bonus Prize Winner will only receive either Prize A or Prize B depending on the Bonus Prize chosen for that specific Vote.

For clarity purposes, the following scenario illustrate the Bonus Prize that is given to the Bonus Prize Winner:

Scenario:

*Eligible Participant(s) has voted for both **Prize A and Prize B**. After the randomization process, his/her Vote casted for Prize B was shortlisted as the Potential Bonus Prize Winner. Hence, he/she will receive Prize B only, subject to fulfilling Clause 25 (b) to (c).*

25. The Bonus Prize Winner Selection Process is as follows:
- Within one (1) to two (2) weeks after the end of each Voting Period, the Potential Bonus Prize Winners will be shortlisted through a one-time randomization from the pool of Eligible Participant(s) who have casted a Vote during the respective Voting Period. The number of Potential Bonus Prize Winners that are shortlisted will be based on the total unit(s) of Prize A and Prize B that will be given out for each Voting Week.
 - The Potential Bonus Prize Winners will receive a call notifying them that they stand to receive the Bonus Prize, subject to answering a question correctly. There will only be a maximum of three (3) attempts made to contact the Potential Bonus Prize Winners.
 - Only Potential Bonus Prize Winners who answer the question correctly will receive the Bonus Prize that he/she has chosen for that selected Vote.
 - Potential Bonus Prize Winners who fail to answer the question correctly will not receive the Bonus Prize.
 - In the event HSBC has not selected the Bonus Prize Winners for a Voting Week due to Clause 25 (b) and/or was unsuccessful at contacting the Bonus Prize Winners, the next entry from the randomization results in Clause 25 (a) will be shortlisted as the Potential Bonus Prize Winner, and the

same process in Clause 25 (b) shall repeat up to two (2) rounds, and thereafter the Bonus Prize(s) for the respective Voting Week, if any, will be forfeited.

26. The following terms and conditions apply to the Bonus Prize(s):
- a) The Bonus Prize(s) are provided on an "As Is" basis.
 - b) The Bonus Prize(s) are not transferable and cannot be exchanged for cash, credit or in kind.
 - c) The Potential Bonus Prize Winners under this Promotion will be notified via a call within one (1) to two (2) weeks after the Voting Period. The Potential Bonus Winners will be contacted as per the contact details of the Eligible Participant(s) maintained in HSBC's records.
 - d) HSBC reserves the right, at its sole discretion, to provide the Bonus Prize(s) in any colour, if applicable, that is available.
 - e) The Bonus Prize(s) will be delivered within one (1) to two (2) weeks after the Voting Period to the Eligible Participant's address as maintained in HSBC's records. HSBC will not entertain any request to deliver the Bonus Prize(s) to an overseas or third party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, Bonus Prize Winner(s) with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive a Bonus Prize(s) on behalf of the said Bonus Prize Winner(s).
 - f) HSBC reserves the right to substitute the Bonus Prize(s) with any other item of similar value at any time with 3 days prior notice.
 - g) HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Bonus Prize(s) received under this Promotion.
 - h) Any loss or damage to the Bonus Prize(s) are passed on to the Bonus Prize Winner upon delivery of the Bonus Prize(s).
 - i) 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 Bonus Prize(s).
 - j) HSBC is not in any way endorsing, sanctioning, approving or supporting the use of the Bonus Prize(s) or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Bonus Prize(s) must be directed to, and resolved directly with the respective merchant(s)/Brands.
 - k) The Bonus Prize(s) do not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
 - l) Terms and Conditions of the merchant(s) for the Bonus Prize(s) may be applicable.
 - m) Legoland Malaysia, Shangri-la Hotels and Resorts, The Cooking House Malaysia, Cronus Soldier, Xiaomi, Lexis Hibiscus Port Dickson Resort, The Haven Resorts Hotel, Robinsons, Marshall MONITOR, Samsung (collectively, the "**Brands**") are not participants in or sponsors of this Promotion. The Brands' Logo and content are trademarks of the each respective Brands, registered in their respective Brands' countries.
27. If any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, the Cash Prize(s) and/or Bonus Prize(s) will be forfeited and the Eligible Participant(s) will not receive the Prize(s) under this Promotion.
28. HSBC will not entertain any request from any Eligible Participant(s) or any other person to fulfil the Cash Prize(s) and/or Bonus Prize(s) to any third party other than the Eligible Participant(s).
29. HSBC reserves the right to substitute the Cash Prize(s) and/or Bonus Prize(s) with any item of similar value at any time with 3 days prior notice.

GENERAL TERMS & CONDITIONS

30. HSBC reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
31. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:

- a) individual notice to the Eligible Participant (whether by written notice or via electronic means) sent to the Eligible Participant's latest address/email address as maintained in the HSBC's records;
- b) press advertisements;
- c) notice in the Eligible Cardholder's credit card/-i statement(s);
- d) display at its business premises; or
- e) notice on HSBC's internet website(s);

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- 32. These Terms and Conditions are in addition to the respective Terms and Conditions and decisions of HSBC Amanah Takaful and Universal Terms and Conditions ("UTCs") for HSBC Bank and HSBC Amanah of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, Specific Terms & Conditions for Retail Banking and Wealth Management and Credit Card Agreements are a part of and which regulate the provision of account/-i and credit card/-i facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
- 33. HSBC shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC.
- 34. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Participant(s) to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Participant(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 35. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC have been advised of the possibility of such loss or damage.
- 36. The Eligible Participant(s) shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
- 37. HSBC's decision on all matters relating to this Promotion shall be final and binding.