

TERMS & CONDITIONS
HSBC Spend & Win Apple 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 as “**HSBC**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from **01 July 2025 to 31 August 2025**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to primary and supplementary cardholders of the following Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) as set out in Table 1 below who receive an invitation in the form of an SMS, eDM and/or notification via HSBC Malaysia Mobile Banking app from HSBC (“**Eligible Cardholders**”) to participate in this Promotion:

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

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

4. Cardholder(s) who did not receive the SMS, eDM and/or notification via HSBC Malaysia Mobile app invitation from HSBC are not eligible to participate in this Promotion.
5. The Eligible Cardholders whose Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Prizes will not be eligible to receive any Prizes under this Promotion.
6. Registration is required to participate in this Promotion and the registration process is as follows:

Registration via SMS
<p>a. SMS: Reply TOP1 to 66300:</p> <p>b. Eligible Cardholders who receive an SMS, eDM and/or notification via HSBC Malaysia Mobile banking app from HSBC to participate in this Promotion must follow the registration instructions as stated therein.</p> <p>Note: Standard telecommunication charges will apply for each SMS registration sent.</p>

PROMOTION MECHANICS

Top Spender Prize

7. The first forty (40) Eligible Cardholders with the highest accumulated Eligible Spend in a single or cumulative receipts/transactions (“**Spend Criteria**”) of Eligible Spend (“**Eligible Spend**”) as per Clause 8 below using their Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be eligible to receive one (1) unit of Prize, as illustrated in Table 2 below and the terms and conditions herein.

Table 2: Prize Capping

Promotion Period	Spend Criteria	Prize(s)	Total Number of Units throughout Promotion Period
01 July 2025 – 31 August 2025	Top 40 Highest accumulated Eligible Spend throughout the Promotion Period	One (1) Unit of Apple iPhone 16 Pro Max 256GB	40 units

8. **“Eligible Spend”** for this Promotion are transactions in all currencies charged to any of the Eligible Cardholder’s Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) [including the supplementary credit card(s)] within the Promotion Period which:

- includes** all online transactions, local and overseas retail transactions, 0% HSBC Card Instalment Plan, e-wallet** top ups; and
- excludes** cash advances, Balance Conversion Plan, Balance Transfer Instalment, SmartCash+, Cash Instalment Plan, 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.

9. Eligible Spend made on all Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to meet the Spend Criteria of this Promotion. For avoidance of doubt, only the primary cardholders of Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) stand to receive the Prize(s), subject to a **maximum of one (1) unit** throughout the Promotion Period.

Example: Cardholder A has an HSBC Premier World Mastercard Credit Card and a HSBC VISA Platinum Credit Card with 2 supplementary cards issued under it. All transactions on Eligible Spend made with all those Participating HSBC Bank/HSBC Amanah Credit Card/-i(s) will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.

10. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) reflected in HSBC’s system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.

11. In the event of a tie in transaction time and/or amount, for the last unit(s) of the Prizes will go to the Primary Eligible Cardholder as in accordance with the order below:

For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) are in the following order, in descending priority:

HSBC Premier Travel Mastercard Credit Card being the first priority, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Live+ Credit Card, HSBC Platinum VISA Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)

Example: Customer A (holding HSBC Premier World MasterCard Credit Card) & Customer B (holding HSBC Platinum VISA Credit Card) both tied for the 40th position of the highest spend at the same Eligible Spend amount at the same time & day, Customer A is eligible to receive the Prize.

12. The Prize(s) is collectively referred to as the **“Prizes”**. The Prizes to be given out under this Promotion are pooled together with the HSBC Amanah Top Spender Promotion. HSBC Bank is the sole provider for all Prizes.

13. The first forty (40) Eligible Cardholders who met the Spend Criteria throughout the Promotion Period (**“Winner(s)”**) will receive SMS notification 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 as the Winners. The

Prizes will be couriered within twelve (12) to sixteen (16) weeks after the Promotion Period to the primary Eligible Cardholder's address as maintained in HSBC records.

14. The following terms and conditions apply to all Prizes:
- The Prizes will be provided on an "as is" basis.
 - HSBC will not entertain any request to deliver the Prizes to an overseas or third-party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. The Prize Winners with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Prizes on behalf of them.
 - HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Prizes to any third party other than the Eligible Cardholders.
 - HSBC will provide the Prizes in any colour that is available.
 - The Prizes are not transferable and cannot be exchanged for cash, credit or in kind.
 - HSBC may substitute the Prize with any other item of similar value at any time with 3 days' prior notice.
 - HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Prizes received in this Promotion.
 - 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 Prizes.
 - The Prizes does not include any accessories or item that are shown in the leaflet or website or any marketing materials, as they are for illustration purpose only.
 - Apple is not a participant in or sponsor of this Promotion. The trade name and logo of Apple are trademarks belonging to Apple Inc. HSBC is not in any way endorsing, approving or supporting the use of any brand or merchandise sold by Apple.
 - Any query or dispute on the usage or fitness for purpose of the Prize must be directed to and resolved directly with Apple.

GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
16. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via: -
- electronic means; or
 - press advertisements; or
 - notice in the Eligible Cardholder's credit card statement(s) or composite statement; or
 - display at its business premises; or
 - notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

17. These Terms and Conditions are in addition and must be read together with the respective products(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.

The below terms also apply:

- HSBC Universal Terms and Conditions ("UTCs") which is available at www.hsbc.com.my and www.hsbcamanah.com.my.
 - HSBC Cardholder Agreement; and
 - HSBC's Notice Relating to the Personal Data Protection Act 2010.
18. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
19. The Eligible Cardholder shall be responsible for any applicable taxes.

20. HSBC's decision on all matters relating to this Promotion shall be final and binding.