

TERMS & CONDITIONS
HSBC TRAVEL SURPRISE 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 **10 February 2025 to 30 April 2025**, both dates inclusive.

Promotion Month	Promotion Dates
1	10 February 2025 – 28 February 2025
2	1 March 2025 to 31 March 2025
3	1 April 2025 to 30 April 2025
	TOTAL

PARTICIPATION & ELIGIBILITY

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

Table 1: Participating HSBC 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. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and/or
 - b. Cardholder(s) of company and/or corporate HSBC 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 Travel Bonus Prize, but not eligible for Grand Prize.
6. Existing Cardholders whose Participating HSBC Credit Card/-i(s) and/or any other HSBC 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:

- a. SMS: TS1<space>your last 6-digit Participating HSBC Credit Card/-i(s) number to 66300;
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. 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 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. The Eligible Cardholders must ensure that he/she/they have keyed in the correct Participating HSBC Credit Card/-i(s) number in the SMS to register successfully.

PROMOTION MECHANICS

9. Each primary Eligible Cardholder stands to receive a maximum of one (1) unit of Grand Prize or one (1) unit of Monthly Travel Bonus Prize throughout the Promotion Period in accordance with the terms and conditions herein.

Type of Prizes	Details of the Prizes
Grand Prize	One (1) unit of Travel Voucher from Sedunia Travel Sdn. Bhd. worth RM50,000 per unit
Monthly Travel Bonus Prize	One (1) unit of Travel Voucher from Sedunia Travel Sdn. Bhd. worth RM2,000 per unit

10. 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.
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/IPP/ALOC/Smart Cash Plan with Participating HSBC Credit Card/-i(s)	5
4	*New or renewal (primary or supplementary) Participating HSBC Credit Card/-i(s), activated and perform at least one (1) successful Eligible Spend within the Promotion Period	10
5	Every RM50 equivalent in foreign currency of Eligible Spend in a single transaction	10

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 Visa Signature Credit Card has been approved and Cardholder A activated it on 20 February 2025. Cardholder A added that HSBC Visa Signature Credit Card to Apple Pay and then made an Eligible Spend of RM68 in local currency in a single transaction. Cardholder A thereby earned a total of 13 Promotion Entries from the following categories:

1. *Category 1: Every RM50 of Eligible Spend in local currency in a single transaction – 1 Promotion Entry;*
 2. *Category 2: Every Eligible Spend using Apple Pay/Google Pay/Samsung Pay – 2 Promotion Entries; and*
 3. *Category 4: New and/or renewal (primary or supplementary) Participating HSBC Credit Card/-i(s) activated and perform at least one (1) successful Eligible Spend within the Promotion Period – 10 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 Credit Card/-i(s) will be consolidated to the primary account of the Participating HSBC Credit Card/-i(s) and will not be treated separately to meet the Spend Criteria. Only the primary cardholders of Participating HSBC Credit Card/-i(s) stand to receive the Grand Prize or the Monthly Travel Bonus Prize.

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 Travel Bonus Prize

Type of Prizes	Details of the Prizes	Total Units
Grand Prize	One (1) unit of Travel Voucher from Sedunia Travel Sdn. Bhd.	3 units worth RM50,000 each
Monthly Travel Bonus Prize	One (1) unit of Travel Voucher from Sedunia Travel Sdn. Bhd x 80 units	80 units worth RM2,000 each

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

Selection of Grand Prize and Monthly Travel Bonus Prize Winners

17. The Grand Prize and Monthly Travel Bonus Prize winners selection process is as follows:
- a. Each of the Promotion Entries earned throughout the Promotion Period is assigned with a serial number in HSBC's randomizer system.
 - b. 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)**"):-
 - (i) Grand Prize: The Promotion Entries ranked 1st to 3rd from the randomization results of overall Promotion Entries received;
 - (ii) Monthly Travel Bonus Prize: The Promotion Entries ranked 4th to 84th from the randomization results of overall Promotion Entries received.

- c. 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 Travel Bonus Prize, 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.
 - d. 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 Travel Bonus Prize ("**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 Travel Bonus Prize.
 - e. In the event HSBC has not selected a Winner for Grand Prize or Monthly Travel Bonus Prize 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 Clause 17 (c) to (d) shall be repeated up to two (2) rounds, and thereafter the Grand Prize and/or Monthly Travel Bonus Prize, if any, shall be forfeited.
18. HSBC will notify Prize Winners via SMS and HSBC's appointed agent will contact the winners to arrange for the delivery of the Prize within two (2) weeks after the Prize Winners have been selected.
19. The following terms and conditions apply to the **Grand Prize & Monthly Travel Bonus Prize**:
- a. HSBC will notify Grand Prize & Monthly Travel Bonus Prize Winners via SMS on the details of the authorized agent who will be contacting the said Winner(s) within two (2) weeks after they are in receipt of the confirmation SMS as per Clause 17(d) above. The authorized agent will provide further instructions on how to redeem the Grand Prize & Monthly Travel Bonus Prize.
 - b. The Grand Prize & Monthly Travel Bonus Prize must be utilised by the Winner(s) within expiry date stated in the Grand Prize & Monthly Travel Bonus Prize. The utilization of the Grand Prize & Monthly Travel Bonus Prize is subject to Sedunia Travel Sdn. Bhd.'s terms and conditions.
 - c. The Grand Prize & Monthly Travel Bonus Prize does not include travel insurance/takaful, visa application and fees, transportation to and from airport, taxes, non-package scheduled transportation, meals, events, activities and services, hotel incidentals (e.g. phone, mini bar, laundry, room service etc), and other applicable service fees and charges and personal expenses. The excluded items stated above might not be exhaustive and are subject to Sedunia Travel Sdn. Bhd.'s terms and conditions.
 - d. The Grand Prize & Monthly Travel Bonus Prize Winner(s) 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 Grand Prize & Monthly Travel Bonus Prize to the Grand Prize & Monthly Travel Bonus Prize Winner(s);
 - e. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Grand Prizes & Monthly Travel Bonus Prize received under this Promotion.
 - f. In the event the Grand Prize's utilisation/redemption is below the value of RM50,000 & Monthly Travel Bonus Prize's utilisation/redemption is below the value of RM2,000 and/or is not utilised/redeemed before its expiry, the Grand Prize & Monthly Travel Bonus Prize Winner(s) agree that the remaining available value / value post its expiry date will be forfeited without any form of compensation.
 - g. Sedunia Travel Sdn. Bhd. is not participants in or sponsors of this Promotion. The trade name and logo of Sedunia Travel Sdn. Bhd. are trademarks belonging to the relevant entity. We are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Sedunia Travel Sdn. Bhd. Any query and/or dispute on the usage of the Grand Prize & Monthly Travel Bonus Prize must be directed to and be resolved directly with Sedunia Travel Sdn. Bhd. and Grand Prize & Monthly Travel Bonus Prize Winner(s) agree that HSBC has no liability in this regard.
20. The following terms and conditions apply to **all Prizes**:
- a. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind;
 - b. HSBC will not entertain any requests to deliver the Prizes to any person other than the Winner(s);
 - c. HSBC reserves the right to substitute the Prizes 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 Prizes.

GENERAL TERMS & CONDITIONS

21. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
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);such 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, this terms shall prevail in relation to this Promotion.
24. The below terms also applies:
 - (i) HSBC/HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and;
 - (ii) HSBC/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.