

**HSBC PREMIER JUNIOR CASH BACK REDEMPTION CAMPAIGN  
TERMS AND CONDITIONS  
FOR PREMIER WORLD CREDIT CARD**

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as “**HSBC**”.
2. HSBC Premier Junior Cash Back Redemption Campaign will be referred to as “**Campaign**”.

**CAMPAIGN PERIOD**

3. The Campaign shall run from **15 April 2019 until 13 October 2019**, both dates inclusive (“**Campaign Period**”).

**ELIGIBILITY**

4. The Campaign is open to the primary credit cardholders of the HSBC Premier World MasterCard Credit Card (“**Premier World Card**”).

EXCEPT for the following categories of persons:

- i. Cardholder(s) of Premier World Card that are not issued in Malaysia; and/or
- ii. Cardholder(s) of invalid or cancelled Premier World Card and/or whose accounts are delinquent within HSBC Bank definition at any time during the Campaign Period.

(collectively, the “**Eligible Cardholder(s)**”)

**CAMPAIGN MECHANICS**

5. The Campaign allows the Eligible Cardholder to redeem reward points accumulated in their Premier World Card account (“**Reward Points**”), for cash back to a specified HSBC Premier Junior Savers account (“**Cash Back**”).

**PARTICIPATION CRITERIA**

6. An Eligible Cardholder may participate in the Campaign for as long as he/she holds a Premier World Card and nominates an active HSBC Premier Junior Savers account to receive the Cash Back redemption, unless the Eligible Cardholder’s Premier World Card is not in good standing (including, being overdue in payment or has exceeded its limit), is cancelled and/or terminated.
7. The Eligible Cardholder should also have sufficient Reward Points in their Premier World Card account to participate in the Campaign.

**CASH BACK REDEMPTION**

8. When a request for Cash Back redemption is made using Reward Points is received, HSBC will deduct the required number of Reward Points from the Eligible Cardholder's Premier World Card account and credit the specified amount of Cash Back into the Premier Junior Savers account, as specified by the Eligible Cardholder.

9. An Eligible Cardholder needs to ensure that the Premier Junior Savers account number provided to HSBC for processing the Cash Back redemption is accurate and is the intended Premier Junior Savers account. For clarity, Cash Back redemptions can be credited into Premier Junior Savers account(s) of a 3<sup>rd</sup> party.
10. Upon successful deduction of Reward Points, HSBC will validate the Premier Junior Savers account number provided by the Eligible Cardholder. If validation is successful, HSBC will then credit the Cash Back into the specific Premier Junior Savers account within 6 weeks after the request. If validation is unsuccessful, HSBC will refund the redeemed Reward Points into Eligible Cardholder's Premier World Card account and inform the Eligible Cardholder via SMS within 6 weeks after the request.
11. Cash Back will be made available for redemption on the HSBC Premier World Rewards Catalogue, ("**Rewards Catalogue**") together with the number of Reward Points required for the redemption.
12. Eligible Cardholders may redeem Cash Back through any of the following channels:
  - I. Online on the Rewards Catalogue at [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards)
  - II. Contact Centre at 603 83215222 or 1300 88 9393
13. Although the Rewards Catalogue is composed with care, HSBC reserves the right to cancel the Eligible Cardholder's Cash Back redemption if there is a manifest and/or unintended error in the Rewards Catalogue. The Eligible Cardholder will be notified of the cancellation via SMS.
14. Reward Points may not be redeemed for Cash Back until they have been allocated by HSBC into and appears in the Eligible Cardholder's Premier World Card account.
15. If there are insufficient Reward Points in that Eligible Cardholder's Premier World Card account, HSBC will decline the redemption request and inform the Eligible Cardholder via SMS.
16. Once a Cash Back redemption request has been submitted to HSBC, it cannot be reversed, cancelled or changed.
17. Once a Premier World Card account is cancelled and/or terminated, the Reward Points accumulated in that Premier World Card account are automatically forfeited and Cash Back redemption will be rejected.
18. The Eligible Cardholder is required to check their Premier World Card statement to reconcile the Reward Points deducted for redemption and notify HSBC if there is a discrepancy in the number of Reward Points deducted within 2 months of the redemption date.

## **GENERAL TERMS & CONDITIONS**

19. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions, may be amended from time to time, shall prevail over any provisions or representations contained in any other campaign materials advertising this Campaign.
20. HSBC may use any of the following modes to communicate notices in relation to this Campaign to the Eligible Cardholder:
  - I. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in HSBC's records;
  - II. press advertisements;
  - III. notice in the Eligible Cardholder's credit card statement(s);
  - IV. display at its business premises; or
  - V. 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.

21. These Terms and Conditions are in addition to the existing Terms and Conditions for HSBC Premier World Rewards Programme which are available at [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards).
22. These Terms and Conditions are also in addition to the respective Universal Terms and Conditions (“**UTCs**”) for HSBC of which the respective Cardholder Agreements are a part of and which regulate the provision of credit card facilities by HSBC. The UTCs are available at [www.hsbc.com.my](http://www.hsbc.com.my).
23. 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 Campaign.
24. 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 Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
25. 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 has been advised of the possibility of such loss or damage.
26. The Eligible Cardholder 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 Campaign.
27. HSBC’s decision on all matters relating to this Campaign shall be final and binding.