

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

DEFINITION

1. "Bank" or "We" or "Our" or "Us" herein means HSBC Bank Malaysia Berhad (Company No. 127776-V).
2. "Campaign" means HSBC Premier Junior Cash Back Redemption Campaign.
3. "Campaign Period" means the period the campaign will run, from 13 October 2019 until 31 December 2020, both dates inclusive.
4. "Premier World Card" means HSBC Premier World Mastercard® Credit Card.
5. "Premier Junior Savers" means HSBC Premier Junior Savers account.
6. "Cardholder(s)" or "You" or "Your" herein means all primary cardholder(s) of Premier World Card excluding the following categories of persons:
 - a. Cardholder(s) of Premier World Card that are not issued in Malaysia; and/or
 - b. Cardholder(s) of invalid or cancelled Premier World Card and/or whose accounts are delinquent or not in good standing (including being overdue in payment or has exceeded its credit limit), within the Bank's definition at any time during the Campaign Period.
7. "Reward Points" means reward points accumulated in Your Premier World Card account.
8. "Cash Back" means cash back to be credited to a HSBC Premier Junior Savers account nominated by You pursuant to the redemption of Reward Points under this Campaign.
9. "Rewards Catalogue" means HSBC Premier World Rewards Catalogue.
10. "UTC" means our Universal Terms and Conditions of which the Cardholder Agreement is a part of and which regulates the provision of Our Credit Card facilities.

CAMPAIGN MECHANICS

11. You can redeem Reward Points accumulated in Your Premier World Card account for Cash Back in accordance with the redemption ratio as stated in the Table below, through any of the following channels:
 - a. Online on the Rewards Catalogue at www.hsbc.com.my/rewards
 - b. Call Our Contact Centre at 603 83215222 or 1300 88 9393

Number of Reward Points	Cash Back Redemption Amount
16,500 Points	RM50
32,000 Points	RM100

12. You may participate in the Campaign for as long as You hold a Premier World Card and nominate an active HSBC Premier Junior Savers account to receive the Cash Back redemption.
13. You should have sufficient Reward Points to participate in the Campaign.

14. If You do not have sufficient Reward Points, We will decline the redemption request and inform You via SMS.
15. Upon successful redemption, We will deduct the required number of Reward Points from Your Premier World Card account and credit the amount of Cash Back (in accordance with the redemption ratio as specified in Clause 11) to Your nominated Premier Junior Savers account within 6 weeks from the date of Your redemption request.
16. You need to ensure that the Premier Junior Savers account number provided to Us for processing the Cash Back redemption is accurate and is the intended Premier Junior Savers account. For avoidance of doubt, You need not be the accountholder of the Premier Junior Savers account(s) for the Cash Back to be credited to the said Premier Junior Savers account nominated by You.
17. If Your redemption is unsuccessful, We will refund the redeemed Reward Points into Your Premier World Card account and inform You via SMS within 6 weeks from the date of Your redemption request.
18. Although the Rewards Catalogue is composed with care, We reserve the right to cancel Your Cash Back redemption if there is a manifest and/or unintended error in the Rewards Catalogue. We will notify You of the cancellation via SMS.
19. Once You have submitted a Cash Back redemption request to Us, it cannot be reversed, cancelled or changed.
20. If Your Premier World Card account is cancelled and/or terminated during the processing of the Cash Back redemption request, the Reward Points redeemed will be forfeited and no Cash Back will be awarded.
21. You are required to check Your Premier World Card statement to reconcile the Reward Points deducted for redemption and notify Us if there is a discrepancy in the number of Reward Points deducted within 2 months from the date of redemption request. In the absence of any notification to Us, the entries in Your Premier World Card statement shall be deemed correct and conclusive.

GENERAL TERMS & CONDITIONS

22. We reserve the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice and such amended Terms and Conditions shall prevail over any provisions or representations contained in any other campaign materials advertising this Campaign.
23. We may use any of the following modes to communicate notices in relation to this Campaign to You:
 - a. individual notice (whether by written notice or via electronic means) to Your latest address/email address as maintained in Our records;
 - b. press advertisements;
 - c. notice in the Your credit card statement(s);
 - d. display at Our business premises; or
 - e. notice on Our 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.

24. 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.
25. These Terms and Conditions are also in addition to the UTC available at www.hsbc.com.my.
26. In the event of inconsistency between these Terms and Conditions and the UTC, these Terms and Conditions shall prevail in so far as they apply to this Campaign.
27. We shall not be responsible for any loss or damage arising from or in connection to this Programme save and except for Your loss or damage suffered or incurred as a direct result of Our gross negligence.
28. We 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 Our reasonable control.
29. We reserve the right to cancel, terminate or suspend this Campaign with 3 days prior notice. For the avoidance of doubt, Our cancellation, termination or suspension of this Campaign shall not entitle You to any claim or compensation against Us for any and all losses or damages suffered or incurred by You as a direct or indirect result of the act of cancellation, termination or suspension.
30. Our decision on all matters relating to this Campaign shall be final and binding.