

HSBC PREMIER JUNIOR CASH BACK REDEMPTION CAMPAIGN 2025 TERMS AND CONDITIONS
(PREMIER WORLD CREDIT CARD)
Effective January 2025

DEFINITION

1. "HSBC" or "Bank" or "We" or "Our" or "Us" herein means HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)).
2. "Campaign" means HSBC Premier Junior Cash Back Redemption Campaign.
3. "Premier World Card" means HSBC Premier World Mastercard® Credit Card.
4. "Premier Junior Savers" means HSBC Premier Junior Savers account.
5. "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 at any time during this Campaign.
6. "Reward Points" means reward points accumulated in Your Premier World Card account.
7. "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.
8. "Rewards Catalogue" means HSBC Premier World Rewards Catalogue.
9. "UTC" means our Universal Terms and Conditions.

CAMPAIGN MECHANICS

10. 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. Rewards Catalogue available 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
32,000 Points	RM100

11. You may participate in the Campaign for as long as You hold a Premier World Card and nominate an active Premier Junior Savers account to receive the Cash Back.
12. If You do not have sufficient Reward Points, We will decline the redemption request and inform You via SMS.
13. 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 10) to Your nominated Premier Junior Savers account within six (6) weeks from the date of Your redemption request.

14. 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.
15. If Your redemption is unsuccessful, We will refund the redeemed Reward Points into Your Premier World Card account and inform You via SMS within six (6) weeks from the date of Your redemption request.
16. 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. You will be notified of the cancellation via SMS to the mobile number or letter sent to the address that you input during Your redemption request.
17. Once You have submitted a Cash Back redemption request to Us, You are not allowed to reverse, cancel or change it.
18. 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.
19. 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 two (2) months from the date of Your 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

20. HSBC reserves the right to amend the terms and conditions or cancel this Campaign if necessary, with 3 days' prior notice.
21. HSBC may communicate to the Cardholder in relation to this Campaign via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the 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.

22. 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.
23. The below terms also applies :

- a. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC and HSBC Amanah Cardholder Agreements;
 - c. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
24. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
25. The Cardholder shall be responsible for any applicable taxes.
26. HSBC’s decision on all matters relating to this Campaign shall be final and binding.