

TERMS & CONDITIONS
HSBC VISA INSTALMENT PLAN PROMOTION

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) will be referred to as “HSBC Amanah”, collectively referred to as “HSBC”.

THE PROMOTION PERIOD

2. “Promotion Period” runs from **1 March 2024 to 31 May 2024**, both dates inclusive and comprising the following periods:

Table 1: Promotion Period

Promotion Month(s)	Promotion Dates
1	1 March 2024 to 31 March 2024
2	1 April 2024 to 30 April 2024
3	1 May 2024 to 31 May 2024

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC/HSBC Amanah VISA Credit Card/-i(s) as set out in Table 2 below (“**Eligible Cardholders**”).

Table 2: Participating HSBC/HSBC Amanah VISA Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none"> • HSBC Advance Visa Platinum Credit Card • HSBC Visa Signature Credit Card • HSBC Visa Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none"> • MPower Visa Platinum Credit Card-i • MPower Visa Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a) Cardholder(s) of HSBC/HSBC Amanah VISA Credit Card/-i(s) that are not issued in Malaysia; and
 - b) Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card/-i(s).
5. Existing Cardholders whose Participating HSBC/HSBC Amanah VISA Credit Card/-i(s) and/or any other HSBC/HSBC Amanah VISA 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 CashBack will not be eligible to join and/or receive any CashBack under this Promotion.

PROMOTION MECHANICS

6. Eligible Cardholder(s) stand to receive one (1) unit of RM50 CashBack upon meeting the Spend Criteria using their Participating HSBC/HSBC Amanah VISA Credit Card/-i(s), as outlined in Table 3 below, throughout the Promotion Period.

Table 3: Spend Criteria for CashBack

Promotion Dates	Spend Criteria	Maximum CashBack Amount per Eligible Cardholder for entire Promotion Period (“CashBack”)
1 March 2024 to 31 March 2024	Every sign-up of HSBC Visa 0% Card Instalment Plan with a minimum of RM500 (applicable for tenures 12-months and below) at Participating Merchants*	RM50
1 April 2024 to 30 April 2024		
1 May 2024 to 31 May 2024		

*Note: “Participating Merchants” refers to participating merchants listed at www.hsbc.com.my/vis.

7. “Eligible Spend” for this Promotion:
 - a. **includes:** all Card Instalment Plan transaction(s) with a minimum of RM500 for tenures 12 months and below at Participating Merchants listed at www.hsbc.com.my/vis.
 - b. **excludes:** all Card Instalment Plan transactions(s) that do not meet the minimum amount, above 12-months tenure and not listed in the Participating Merchant list.
8. The CashBack allocation to be given out throughout this Promotion Period is set out in Table 4 below, on a first come first served basis and subject to the terms and conditions herein.

Table 4: CashBack Allocation

Promotion Dates	CashBack Allocation (RM)	Total CashBack Units (#)
1 March to 31 March 2024	76,650	1,533
1 April to 30 April 2024	76,650	1,533
1 May to 31 May 2024	76,700	1,534
TOTAL ALLOCATION	230,000	4,600

9. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC’s system throughout the Promotion Period. HSBC will not be held responsible for any late posting.
10. Both primary and/or supplementary cardholder(s)’ Participating HSBC/HSBC Amanah VISA Credit Card/-i(s) spend that meets the Spend Criteria will be taken into account for CashBack eligibility. If the Eligible Cardholder has multiple Participating HSBC/HSBC Amanah VISA Credit Card/-i(s), Eligible Spend made on all Participating HSBC/HSBC Amanah VISA Credit Card/-i(s) by the primary cardholder and his/her supplementary cardholder(s) will be consolidated to the primary credit card/-i account. For avoidance of doubt, any CashBack will be credited into the primary Eligible Cardholder’s Participating HSBC/HSBC Amanah VISA Credit Card/-i account. Each primary Eligible Cardholder will be entitled to receive a maximum of one (1) unit of CashBack throughout the Promotion Period.
11. The CashBack to be given out under this Promotion is pooled together with the HSBC Amanah VISA Instalment Plan Promotion.
12. In the event the number of units of CashBack allocated for a Promotion Month has not been fully given out, the unutilized units will be brought forward to the next Promotion Month.
13. For the Participating HSBC/ HSBC Amanah VISA Credit Card/-i(s), the Eligible Cardholder(s) with the higher spend amount that fulfils the Spend Criteria will be entitled to the CashBack in the event of a tie in transaction time. Whereas in the event the spend amounts are the same, the Eligible Cardholder with the higher-ranking type of Participating HSBC/HSBC Amanah VISA Credit Card/-i(s) will get the Category CashBack.

(For avoidance of doubt, the Participating HSBC/HSBC Amanah Credit Card/-i(s) ranking are in the following order:

HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i).

14. The CashBack will be credited into the primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i(s) within six (6) to ten (10) weeks after the end of the Promotion Period, which will be reflected in the credit card statement after the CashBack has been credited.
15. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the CashBack to any third party other than the Eligible Cardholders.
16. Eligible Cardholders will be disqualified from participating or receiving the CashBack if any Eligible Spend is disputed or alleged to be fraudulent.

GENERAL TERMS & CONDITIONS

17. HSBC reserves the right to vary, delete or add to any of these terms & conditions with 3 days prior notice. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
18. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a) 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's internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
19. 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, these terms shall prevail in relation to this Promotion.
20. The below terms also apply:
 - i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - ii) HSBC and HSBC Amanah Cardholder Agreements; and
 - iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
22. The Eligible Cardholders shall be responsible for any applicable taxes.
23. HSBC's decision on all matters relating to this Promotion shall be final and binding.