

TERMS & CONDITIONS
HSBC MASTERCARD 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. The “HSBC Mastercard Instalment Plan Promotion” (“**Promotion**”) shall run from **1 February 2022 to 31 May 2022**, both dates inclusive, comprising the following periods:

Table 1: Promotion Month

Promotion Month	Promotion Dates
1	1 February 2022 – 28 February 2022
2	1 March 2022 – 31 March 2022
3	1 April 2022 – 30 April 2022
4	1 May 2022 – 31 May 2022

(collectively, the “**Promotion Period**”).

ELIGIBILITY

3. This Promotion is open to the primary and supplementary credit cardholders of the following credit cards/-i:

- a. **HSBC Bank Credit Cards:** HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, and HSBC Platinum MasterCard Credit Card; and
- b. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i

(collectively, the “**Participating HSBC Credit Card/-i(s)**”)

EXCEPT for the following categories of persons:

- i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and/or
- ii. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent within HSBC Bank and HSBC Amanah’s definition at any time during the Promotion Period; and/or
- iii. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).

(hereinafter collectively referred to as the “**Eligible Cardholder(s)**”).

ELIGIBLE SPEND CRITERIA

4. The Eligible Cardholders who spend a minimum amount of **RM3,000 at any merchant outlets (“Eligible Spend”)** and sign-up for 0% HSBC Card Instalment Plan with a minimum tenure of 12 months and above in a single receipt/transaction using their Participating HSBC Credit Card/-i(s) during a Promotion Month stands to receive Touch ‘n Go eWallet Reload PIN (“**Reload PIN**”), as illustrated in Table 1 and subject to the Reload PIN Capping (as defined in Clause 8) and the terms and conditions herein.

5. Eligible Spend for the Promotion:

- a. **Includes** 0% HSBC Card Instalment Plan minimum RM3,000 for a minimum tenure of 12 months that are charged to any of the Eligible Cardholder’s Participating HSBC Credit Card/-i(s) within the Promotion Period;

(the “**Eligible Spend**”).

- Both primary and supplementary/ies credit card/-i spend will be taken into account to meet the Eligible Spend. If the Eligible Cardholder has multiple Participating HSBC Bank/HSBC Amanah Credit Card/-i accounts, Eligible Spend made on all Participating HSBC Bank/ HSBC Amanah Credit Card/-i by the primary credit card/-i cardholder and his/her supplementary/ies credit card/-i cardholder(s) will be consolidated to the primary credit card/-i account and will not be viewed individually to meet the respective Eligible Spend for the Promotion.

Example: Cardholder A has an HSBC Visa Signature credit card, an HSBC Visa Platinum credit card and 2 supplementary HSBC Visa Platinum credit cards. All transactions on Eligible Spend made with all of those Participating HSBC Bank/HSBC Amanah Credit Card/-i will be consolidated to the primary credit card/-i account and not viewed individually to meet the respective Eligible Spend of the Promotion.

- The tracking of the Eligible Spend is based on transaction dates (Malaysian Time).

TOUCH 'N GO EWALLET RELOAD PIN CONDITIONS

- The Reload PIN will be awarded to the **primary** Eligible Cardholder only. The maximum Reload PIN a primary Eligible Cardholder may receive under this Promotion is one (1) Reload PIN worth a total of RM150 per month and four (4) Reload PIN worth a total of RM600 throughout the Promotion Period, subject to the Monthly Reload PIN Allocation on a first come first served basis. There is a maximum of RM199,800 Reload PIN to be given out throughout the Promotion Period per Table 1, which is pooled together with "HSBC Amanah Travel Promotion". HSBC Bank is the sole provider for the Reload PIN in this Promotion.

(the "Reload PIN Capping")

Table 1: Monthly Reload PIN Allocation

Promotion Month	Total Reload PIN Allocation (RM)	Maximum Reload PIN per Eligible Cardholder per Month (RM)	Maximum Reload PIN per Eligible Cardholder throughout Promotion Period (RM)
1	49,950	150	600
2	49,950		
3	49,950		
4	49,950		
TOTAL	199,800		

- In the event the Reload PIN allocated for a specific Promotion Month has not been fully given out, the unutilised Reload PIN will be brought forward to the following Promotion Month.
- In the event of a tie in transaction time, the Eligible Cardholder with the higher Eligible Spend amount for a Promotion Month will get the Reload PIN. In the event the Eligible Spend amount is the same for a Promotion Month, the Eligible Cardholder with the higher card type of Participating HSBC Credit Card will get the Reload PIN *(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.*
- The Eligible Cardholder will receive an SMS notification of the Reload PIN via the registered mobile number in HSBC's records within **six (6) to eight (8) weeks** from the end of the Promotion Period.
- HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Reload PIN to any third party other than the Eligible Cardholders.
- The expiry date of the Reload PIN will be reflected in the SMS and no extensions will be entertained.

14. During the Promotion Period and at the time of fulfilment of the Reload PIN, if any Eligible Spend for the Promotion is disputed or alleged to be fraudulent, or the Eligible Cardholder's Participating HSBC Credit Card/-i(s) is delinquent, and/or invalid or cancelled within HSBC's definition, the Eligible Cardholder will be disqualified from participating or receiving the Reload PIN from this Promotion.

GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice.
16. These Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
17. HSBC may use any of the following modes to communicate notices in relation to this Promotion 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.
18. These Terms and Conditions are 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/-i facilities by HSBC. The UTCs are available at www.hsbcom.my and www.hsbcamanah.com.my. 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 Promotion.
19. HSBC 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 the reasonable control of HSBC.
20. 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.
21. 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.
22. 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 Promotion.
23. HSBC's decision on all matters relating to this Promotion shall be final and binding.