

TERMS & CONDITIONS

HSBC Amanah Easy to Own 0% ("Promotion")

PROMOTION PERIOD

1. HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") and HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") (collectively as "**HSBC**").
2. This Promotion runs from 1 October 2022 to 31 January 2023, both dates inclusive ("**Promotion Period**").

Table 1: Promotion Months

Promotion Month(s)	Promotion Date(s)
1	1 October to 31 October 2022
2	1 November to 30 November 2022
3	1 December to 31 December 2022
4	1 January to 31 January 2023

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new to bank and existing to bank customers who apply at least one of the following primary Participating HSBC Amanah Credit Card-i(s) as set out in Table 2 below ("**Eligible Cardholders**") during the Promotion Period.

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

HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World MasterCard Credit Card-i• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i
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4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who have cancelled his/her HSBC Amanah Credit Card-i(s) within six (6) months prior to this Promotion;
 - b. Cardholder(s) of invalid or cancelled HSBC Amanah Credit Card-i(s) and/or whose accounts are delinquent at any time during the Promotion Period;
 - c. Cardholder(s) of company and/or corporate HSBC Amanah Credit Card-i(s)
5. The Eligible Cardholders whose primary Participating HSBC Amanah Credit Card-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfillment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholders must spend a minimum of RM3,500 and sign up for 0% HSBC Amanah Card Instalment Plan* (minimum 12-month tenure) at any Participating Merchants listed below using a Participating HSBC Amanah Credit Card-i(s) during the Promotion Period ("**Eligible Spend**"):
 - a. Senheng and senQ
 - b. iTworld and SNS Network
 - c. Thundermatch
 - d. Switch, CG Computers, Urban Republic, and UR by Switch
 - e. Machines
 - f. Harvey Norman
 - g. Dyson
 - h. Tan Boon Ming
 - i. Samsung
 - j. Lenovo Online store at www.lenovo.com/my/en/d/deals/hsbcspecial

[*The full Terms and Conditions on 0% HSBC Amanah Card Instalment Plan apply and are available at hsbcamanah.com.my/cip2]

7. Once the Eligible Spend criteria as per Clause 6 above are met, the primary Eligible Cardholder stands to receive Rewards as illustrated in Table 3 below and subject to the Monthly Rewards Allocation as illustrated as Table 4, on a first come first served basis.

Table 3: Rewards

HSBC Amanah Visa Credit Card/-i	HSBC Amanah Mastercard Credit Card/-i
RM150 cashback ("Cashback")	RM150 TNG Reload PIN ("TNG Reload PIN")

Table 4: Monthly Rewards Allocation

Promotion Month	Total Rewards Allocation (RM)	Maximum Rewards per Eligible Cardholder throughout Promotion Period (RM)
1	37,500	300
2	37,500	
3	37,500	
4	37,500	
Total	150,000	

8. The Eligible Spend made by the supplementary Eligible Cardholder(s) will be consolidated with the Eligible Spend made by the respective primary Eligible Cardholder.

Example: Cardholder A has a HSBC Premier World MasterCard credit card-i, a HSBC Amanah MPower Platinum Credit Card-i and 2 supplementary HSBC Premier World MasterCard credit card-i. All transactions on Eligible Spend made with all of those Participating HSBC Credit Card-i(s) will be consolidated to the primary credit card account for this Promotion.

9. The tracking of the Eligible Spend is based on transaction date in Malaysia and HSBC will not be held liable for any late posting.

REWARDS CONDITIONS

10. The maximum Rewards a primary Eligible Cardholder may receive under this Promotion is two (2) units of Rewards worth a total of RM300 throughout the Promotion Period, capped at maximum of one (1) unit of Reward worth RM150 per Promotion Month during the Promotion Period and subject to the availability of the Rewards based on the Monthly Rewards Allocation. The Total Rewards Allocation is pooled together with the HSBC Easy to Own 0% Promotion. HSBC Bank is the sole provider of all the Rewards in these Campaigns.
11. The balance rewards allocated for the respective Promotion Month that are not utilized (if any) will be brought forward to the next Promotion Month throughout the Promotion Period.
16. For those Eligible Cardholders who are entitled to the Cashback, the Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Amanah Credit Card-i account within six (6) to ten (10) week after the end of the Promotion Period.
17. Fulfilment of the Cash Back will be reflected in the Eligible Cardholder's HSBC Amanah Credit Card-i monthly statement after the Cash Back has been credited.
18. For those Eligible Cardholders who are entitled to the TNG Reload PIN, the primary Eligible Cardholder will receive an SMS notification of the TNG Reload PIN within six (6) to ten (10) weeks from the end of the

Promotion Period. The SMS notification will be sent to primary Eligible Cardholder's registered mobile number in HSBC's records.

19. The expiry date of the TNG Reload PIN will be reflected in the SMS and no extensions will be granted.
20. At the time of fulfilment of the Rewards, the 0% HSBC Amanah Card Instalment Plan of the Participating HSBC Amanah Credit Card-i(s) MUST be active, otherwise the primary Eligible Cardholder will be disqualified from receiving the Rewards from this Promotion.
21. HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to credit the Rewards value to the Eligible Cardholder's other or any third party's HSBC Amanah Credit Card-i(s) account.

GENERAL TERMS & CONDITIONS

22. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
23. HSBC Amanah may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. via 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 Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
24. 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.
25. The below terms also applies:
 - (i) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Cardholder Agreements;
 - (iii) SBC Amanah Terms and Conditions on 0% HSBC Amanah Card Instalment Plan which is available at www.hsbcamanah.com.my/cip2; and
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
26. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
27. The Eligible Cardholder shall be responsible for any applicable taxes.
28. HSBC's decision on all matters relating to this Promotion shall be final and binding.