

TERMS & CONDITIONS

HSBC Easy to Own 0% ("Promotion")

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") (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 Credit Card/-i(s) as set out in Table 2 below ("**Eligible Cardholders**") during the Promotion Period.

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

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier Travel Credit Card• HSBC Premier World MasterCard Credit Card• HSBC Advance Visa Platinum Credit Card• HSBC Visa Signature Credit Card• HSBC Visa Platinum Credit Card• HSBC Platinum MasterCard Credit Card
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

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion;
 - b. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent at any time during the Promotion Period; and
 - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s)
5. The Eligible Cardholders whose primary Participating HSBC 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 0% HSBC/HSBC Amanah Card Instalment Plan* (minimum 12-month tenure) at any Participating Merchants listed below using a Participating HSBC 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 Card Instalment Plan apply and are available at hsbc.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/HSBC Amanah Visa Credit Card/-i	HSBC/HSBC Amanah Mastercard Credit Card/-i
RM150 cash back ("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 Travel credit card, an HSBC Premier World MasterCard credit card and 2 supplementary HSBC Premier World MasterCard credit cards. 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 Amanah 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.
12. For those Eligible Cardholders who are entitled to the Cashback, the Cashback will be credited into the primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i account within six (6) to ten (10) week after the end of the Promotion Period.

13. Fulfilment of the Cash Back will be reflected in the Eligible Cardholder's HSBC Credit Card/-i monthly statement after the Cash Back has been credited.
14. 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.
15. The expiry date of the TNG Reload PIN will be reflected in the SMS and no extensions will be granted.
16. At the time of fulfilment of the Rewards, the 0% HSBC/HSBC Amanah Card Instalment Plan of the Participating HSBC Credit Card/-i(s) MUST be active, otherwise the primary Eligible Cardholder will be disqualified from receiving the Rewards from this Promotion.
17. HSBC 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/HSBC Amanah Credit Card/-i(s) account.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. HSBC 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 internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
20. 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.
21. The below terms also applies:
 - (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;
 - (iii) HSBC and HSBC Amanah Terms and Conditions on 0% HSBC Card Instalment Plan which are available at www.hsbc.com.my/cip2 and www.hsbcamanah.com.my/cip2; and
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Cardholder shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.