

TERMS & CONDITIONS
HSBC Foreign Currency Spend Campaign (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Bank Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **15 November 2023 to 15 January 2024**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC Credit Cards/-i(s) as set out in Table 1 (“**Eligible Cardholders**”).

Table 1: Participating HSBC 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 TravelOne MasterCard Credit Card HSBC Visa Platinum Credit Card • HSBC Platinum MasterCard Credit Card •
HSBC Amanah Credit Card-i(s)	<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:
 - i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia;
 - ii. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s); and
 - iii. Non-individual and/or corporate HSBC Credit Card/-i(s) cardholder(s).
5. Existing Cardholders whose 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 fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.
6. **Registration is required for participation** and the registration process is as follows:

Registration process:

- a. SMS: FC1<space>your last 6-digit Participating HSBC/HSBC Amanah Credit Card/-i(s) number to 66300; or
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. Follow the registration instructions in the EDM invitation or respective marketing communication materials.

Note: Standard telecommunication charges will apply for each SMS registration sent.

- For SMS registration, it can be performed by either primary or supplementary Cardholder using the mobile number maintained in HSBC's records. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register. The Eligible Cardholders must ensure they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i number in the SMS to register successfully.

PROMOTION MECHANICS

- The Eligible Cardholders who meet the Spend Criteria in a single or cumulative receipts/transactions using their Participating HSBC Credit Card/-i(s) in each Promotion Month are entitled to the CashBack as shown in Table 2 below, on first come first served basis and subject to the terms and conditions herein.

Table2: Spend Criteria

Promotion Month	Spend Criteria per Promotion Month	Maximum cashback per cardholder for entire duration
15 November – 15 December 2023	Enjoy 10% cashback with minimum spend of RM3,500 (equivalent) on any foreign currency transactions per month	RM500
16 December – 15 January 2024		

- "Eligible Spend" for this Promotion:

includes: all foreign currency transactions of RM3,500 and above equivalent per month that are charged to Eligible Cardholders' primary and supplementary Participating HSBC Credit Card/-i(s); and

- Both primary and supplementary Participating HSBC Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC Credit Card/-i account and will not be treated separately to meet the Eligible Spend by each supplementary cardholder for this Promotion.

Example: Cardholder A has a primary HSBC Premier World MasterCard Credit Card-i, a primary HSBC MPower Visa Platinum Credit Card-i and 2 supplementary HSBC MPower Visa Platinum Credit Card-i. All transactions on Eligible Spend made with all or any of the above 2 supplementary credit card-i will be consolidated to the primary HSBC Premier World MasterCard Credit Card-i account and not be treated separately to meet the Spend Criteria by each cardholder of this Promotion.

- The tracking of the Eligible Spend is based on transaction 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.
- The CashBack will be awarded to the **primary** Eligible Cardholders only. Each primary Eligible Cardholder will be entitled to receive one (1) unit of CashBack up to RM500 for entire Promotion Period.

13. 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.

Table 3: CashBack Allocation

Date	Cashback allocation (RM)
15 November – 15 December 2023	130,000
16 December – 15 January 2024	130,000
Total	260,000

14. The CashBack to be given out under this Promotion is pooled together with “HSBC Amanah Foreign Currency Spend Campaign.” HSBC Bank is the sole provider for the CashBack in this Promotion.
15. For the last unit of CashBack, the Eligible Cardholder with the higher Eligible Spend amount during the Promotion Period will get the CashBack in the event of a tie in transaction time. Whereas in the event the Eligible Spend amount is the same, the Eligible Cardholder with higher ranking card type of Participating HSBC Credit Card/-i will receive the CashBack.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order (highest to lowest rank): HSBC Premier Travel Credit Card, 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 TravelOne 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.

Example 1: Customer A spends equivalent of RM2,500 in foreign currency on 15th October 2023 at 11.30am whereas Customer B spends equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am. Customer B will be eligible for the CashBack which is subjected to the total allocation of CashBack.

Example 2: Customer A who holds HSBC Premier World MasterCard Credit Card/-i spend equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am whereas Customer B who holds HSBC MPower Platinum Credit Card/-i spends spend equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am. Customer A will be eligible for the CashBack which is subjected to the total allocation of CashBack.

16. The CashBack will be credited into the primary Eligible Cardholder’s Participating HSBC Credit Card/-i(s) account within six (6) to ten (10) weeks after the end of the Promotion Period. Fulfilment of the CashBack will be notified in the credit card statement after the CashBack has been credited.
17. 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.
18. 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

19. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
20. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
- via electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder’s credit card statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC’s internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.

21. 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.
22. 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.
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
24. The Eligible Cardholders shall be responsible for any applicable taxes.
25. HSBC’s decision on all matters relating to this Promotion shall be final and binding.

TERMS & CONDITIONS
HSBC Amanah Foreign Currency Spend Campaign (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Bank Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **15 November 2023 to 15 January 2024**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC Credit Cards-i(s) as set out in Table 1 (“**Eligible Cardholders**”).

Table 1: Participating HSBC Credit Card/-i(s)

HSBC Amanah Credit Card-i(s)	<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:
 - i. Cardholder(s) of HSBC Credit Card-i(s) that are not issued in Malaysia;
 - ii. Cardholder(s) who have cancelled his/her HSBC Credit Card-i(s); and
 - iii. Non-individual and/or corporate HSBC Credit Card-i(s) cardholder(s).
5. Existing Cardholders whose 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 fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.
6. **Registration is required for participation** and the registration process is as follows:

Registration process:

- a. SMS: FC1<space>your last 6-digit Participating HSBC/HSBC Amanah Credit Card/-i(s) number to 66300;
or
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. Follow the registration instructions in the EDM invitation or respective marketing communication materials.

Note: Standard telecommunication charges will apply for each SMS registration sent.

7. For SMS registration, it can be performed by either primary or supplementary Cardholder using the mobile number maintained in HSBC’s records. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register. The Eligible Cardholders must ensure they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i number in the SMS to register successfully.

PROMOTION MECHANICS

8. The Eligible Cardholders who meet the Spend Criteria in a single or cumulative receipts/transactions using their Participating HSBC Credit Card-i(s) in each Promotion Month are entitled to the CashBack as shown in Table 2 below, on first come first served basis and subject to the terms and conditions herein.

Table2: Spend Criteria

Promotion Month	Spend Criteria per Promotion Month	Maximum cashback per cardholder for entire duration
15 November – 15 December 2023	Enjoy 10% cashback with minimum spend of RM3,500 (equivalent) on any foreign currency transactions per month	RM500
16 December – 15 January 2024		

9. “Eligible Spend” for this Promotion:

includes: all foreign currency transactions of RM3,500 and above equivalent per month that are charged to Eligible Cardholders’ primary and supplementary Participating HSBC Credit Card-i(s); and

10. Both primary and supplementary Participating HSBC Credit Card-i(s) spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC Credit Card-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC Credit Card-i account and will not be treated separately to meet the Eligible Spend by each supplementary cardholder for this Promotion.

Example: Cardholder A has a primary HSBC Amanah Premier World MasterCard Credit Card-i, a primary HSBC MPower Visa Platinum Credit Card-i and 2 supplementary HSBC Amanah MPower Visa Platinum Credit Card-i. All transactions on Eligible Spend made with all or any of the above 2 supplementary credit card-i will be consolidated to the primary HSBC Amanah Premier World MasterCard Credit Card-i account and not be treated separately to meet the Spend Criteria by each cardholder of this Promotion.

11. The tracking of the Eligible Spend is based on transaction 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.
12. The CashBack will be awarded to the **primary** Eligible Cardholders only. Each primary Eligible Cardholder will be entitled to receive one (1) unit of CashBack up to RM500 for entire Promotion Period.
13. 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.

Table 3: CashBack Allocation

Date	Cashback allocation (RM)
15 November – 15 December 2023	130,000
16 December – 15 January 2024	130,000
Total	260,000

14. The CashBack to be given out under this Promotion is pooled together with “HSBC Foreign Currency Spend Campaign” HSBC Bank is the sole provider for the CashBack in this Promotion.
15. For the last unit of CashBack, the Eligible Cardholder with the higher Eligible Spend amount during the Promotion Period will get the CashBack in the event of a tie in transaction time. Whereas in the event the Eligible Spend amount is the same, the Eligible Cardholder with higher ranking card type of Participating HSBC Credit Card-i will receive the CashBack.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order (highest to lowest rank): HSBC Premier Travel Credit Card, 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 TravelOne 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.

Example 1: Customer A spends equivalent of RM2,500 in foreign currency on 15th October 2023 at 11.30am whereas Customer B spends equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am. Customer B will be eligible for the CashBack which is subjected to the total allocation of CashBack.

Example 2: Customer A who holds HSBC Amanah Premier World MasterCard Credit Card-i spend equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am whereas Customer B who holds HSBC Amanah MPower Platinum Credit Card-i spends spend equivalent of RM3,500 in foreign currency on 15th October 2023 at 11.30am. Customer A will be eligible for the CashBack which is subjected to the total allocation of CashBack.

16. The CashBack will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card-i(s) account within six (6) to ten (10) weeks after the end of the Promotion Period. Fulfilment of the CashBack will be notified in the credit card statement after the CashBack has been credited.
17. 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.
18. 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

19. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
20. 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's internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
21. 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.
22. The below terms also apply:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Cardholder Agreements; and
 - (iii) HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
24. The Eligible Cardholders shall be responsible for any applicable taxes.
25. HSBC's decision on all matters relating to this Promotion shall be final and binding.