

TERMS & CONDITIONS

Switch on Your Perks with HSBC Amanah Perks@Work (*"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. **"Promotion Period"** runs from **1 November 2022 to 31 March 2023**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to customers that fulfill criteria below:
 - a. New-to-bank individual customer who is employed by an employer enrolled under HSBC Amanah Perks@Work employers list;
 - b. Successfully open and activate HSBC Amanah Participating account for salary crediting purposes during the Promotion Period, the last date of account opening being 31st March 2023 and participating accounts are as listed below;
 - i. HSBC Amanah Premier Account-i;
 - ii. HSBC Amanah Advance Account-i;
 - iii. HSBC Amanah Basic Savings Account-i;
 - iv. HSBC Amanah Everyday Global Account-i;
 - c. Credit monthly salary for a minimum of 3-consecutive months from the point the account is registered as a salary account under Perks@Work;

Hereinafter refer as (**"Eligible Employee"**).

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Permanent and/or contract employees of HSBC (including their subsidiaries and related companies) and their immediate family members (spouse, children, parents, brothers and sisters);
 - b. HSBC customers who have banking facilities in arrears or whose accounts are delinquent according to HSBC's definition at any time during the Promotion Period;
 - c. Customers who have an existing account or relationship with HSBC;
 - d. Joint customers who are registered under Perks@Work Programme; and
 - e. Non-individuals or corporate customers.

PROMOTION MECHANICS

5. In order to participate in this Promotion, the Eligible Employee must apply for an HSBC Amanah Credit Card-i during Promotion Period.

(**"Eligibility Criteria"**)

PRIZES FULFILMENT

Cash Reward

6. The Eligible Employee who meets the Eligibility Criteria shall qualify for the cash reward as set out in Table A below ("**Cash Reward**"):-

Table A: Cash Reward

Eligible Employee Segment	Value of Cash Reward (RM)	No. Cash Reward allocated
Premier	100	2,300
Advance	50	3,000
Mass	30	1,000

7. The recipients of the Cash Reward shall be determined after three (3) months from the end of each calendar month on a first come first served basis and upon satisfying the Eligibility Criteria within the Promotion Period and will be notified prior to Cash Reward payment via short message service ("**SMS**") to the recipient's mobile number maintained in HSBC's record.
8. The Cash Reward will be credited into the Eligible Employee's (i) HSBC Amanah Credit Card-i account or (ii) HSBC Amanah Current and Savings Account-i if the Eligible Employee's application for the HSBC Amanah Credit Card-i is not approved by the bank ("**Eligible Account**") within sixty (60) days upon the end of each calendar month after the Cash Reward's recipients have been determined.
9. If the Eligible Account is closed or suspended for whatsoever reasons before the Reward is credited, such Reward shall be forfeited.

Monthly Prizes

10. Additionally, the Eligible Employee that qualifies for the Cash Reward stands the chance to win a monthly prize as per Table B below ("**Monthly Prizes**").

Table B: Monthly Prizes

Quantity per month	Monthly Prizes
1	Samsonite EVOA SPINNER 75/28 EXP Luggage (RRP: RM1,899)
1	Sharp AQUOS 32" HD Ready Easy Smart TV (RRP: RM1,149)
1	Samsung Galaxy Buds2 Pro SM-R510NLVAXME (RRP: RM899)
1	Xiaomi Smart Air Purifier 4 EU (RRP: RM799)
1	DJI OSMO Mobile SE (RRP: RM459)

RRP: Recommended Retail Price

11. A total of twenty-five (25) units of Monthly Prizes will be given throughout the Promotion Period where five (5) units of Monthly Prizes will be given out in each calendar month during the Promotion Period.

12. The items are subject to stock availability during the Monthly Prizes fulfilment. HSBC reserves the right to replace the items listed in Table B with items of similar value and no changes can be made by the Eligible Employee on the Monthly Prizes items listed.
13. Each Eligible Employee will only be entitled to win a maximum of one (1) unit of Monthly Prize throughout the Promotion Period. If the Eligible employee is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 14.
14. The Monthly Prize winners' selection process is based on the process below:
 - a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC's randomizer system.
 - b. To determine the Monthly Prizes winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Employees ("**Shortlisted Eligible Employees**").
 - c. The Shortlisted Eligible Employees will receive an SMS within eight (8) to ten (10) weeks after the rewards recipients have been chosen as per Clause 7, at the mobile numbers maintained in HSBC's records, notifying them that they stand to receive the Monthly Prize, subject to answering a question via SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize.
 - d. The Monthly Prizes winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks the rewards recipients have been chosen as per Clause 7. The Monthly Prizes winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Monthly Prize using the allocated Unique ID.
 - e. He/she who has not fulfilled the requirements under Clause 14(c) will be disqualified as a Shortlisted Eligible Employees.
 - f. In the event HSBC has not selected any Monthly Prize winner due to Clause 14(e), the next entry from the randomization results in Clause 14(b) will be selected, and the same process in Clause 14(c) to (e) shall be repeated.
 - g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 14(f), the same process in Clause 14(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Monthly Prize, if any, will be forfeited.
15. The following terms and conditions apply to Monthly Prizes:
 - a. The Monthly Prizes will be awarded to the Monthly Prizes winners only;
 - b. The Monthly Prizes are provided on an "as is" basis;
 - c. The Monthly Prizes are not transferable and cannot be exchanged for cash, credit or in kind;
 - d. HSBC reserves the right to provide the Monthly Prizes in any colour that is available (if applicable);
 - e. Fulfilment and delivery of the Monthly Prizes are provided and supported by HSBC's appointed agency, Tri-E Marketing Sdn Bhd;
 - f. HSBC's appointed agency will not entertain any request to deliver the Monthly Prizes overseas;
 - g. HSBC may process information, for purposes as provided for in HSBC's Notice to Eligible employees relating to the Personal Data Protection Act 2010 ("**PDPA Notice**") and HSBC's Universal Terms and Conditions ("**UTC**") and disclose pertinent information to the HSBC appointed agency to facilitate delivery of the Monthly Prizes to the winners;

- h. HSBC reserves the right to substitute the Monthly Prizes with any other item of similar value at any time with 7 days' prior notice;
- i. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Monthly Prizes received under this Promotion;
- j. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Monthly Prizes;
- k. The Monthly Prizes does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only;
- l. All brands of the Monthly Prizes are not participants or sponsors of this Promotion. All logos and trademarks of these Monthly Prizes are registered in the respective origin countries; and
- m. Any query or dispute on the usage or fitness for purpose of the Monthly Prizes must be directed to and resolved directly with the respective merchants General Terms and Conditions.

16. Both Cash Reward and Monthly Prizes are pooled together with "Switch on Your Perks with HSBC Perks@Work Promotion" where HSBC Bank is the sole provider of all the Cash Reward and Monthly Prizes in this Promotion.

GENERAL TERMS AND CONDITIONS

17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.

18. HSBC may communicate to the Eligible Employee in relation to this Promotion via:

- a. via electronic means;
- b. press advertisements;
- c. notice in the Eligible Employee's 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.

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, this terms shall prevail in relation to this Promotion.

20. The below terms also applies:

- i. HSBC Bank and HSBC Amanah UTC of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
- ii. HSBC and HSBC Amanah Cardholder Agreements;
- iii. HSBC's Notice Relating to the Personal Data Protection Act 2010. A copy of the Notice can also be downloaded from <https://www.hsbc.com.my/privacy-and-security/>;

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 Employee shall be responsible for any applicable taxes.

23. HSBC's decision on all matters relating to this Promotion shall be final and binding.