

TERMS & CONDITIONS

HSBC Amanah Perks@Work Protect Direct & Big 3 Critical Illness Campaign (“Promotion”)

PROMOTION

1. This Promotion is organised by HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”), both collectively referred to as “**HSBC**” for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) (“**FWD Takaful**”) which is distributed by HSBC Amanah.

PARTICIPATION & ELIGIBILITY

2. This Promotion is open to HSBC Amanah Perks@Work customers who purchase Protect Direct or Big 3 Critical Illness (“**Participating Takaful Plan**”) via HSBC Amanah Website using HSBC cards as below:
 - i. Credit card/-i issued by HSBC Bank / HSBC Amanah (includes both primary and supplementary credit card/-i) (“**HSBC Credit Card/-i**”);
 - ii. Debit Card/-i issued by HSBC Bank / HSBC Amanah (“**HSBC Debit Card/-i**”)(hereinafter collectively referred to as the “**Eligible Customers**”)
3. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Customer(s) who have not opened/nominated/maintained any of the account for salary crediting purposes under HSBC Perks@Work Programme;
 - ii. Cardholder(s) of invalid or cancelled HSBC Credit/ Debit Card/-i and/or whose accounts are delinquent at any time during the Promotion Period;
 - iii. Non-individual or corporate HSBC Credit/ ATM Card/-i Cardholders.

PROMOTION MECHANICS

4. Eligible Customers who purchase any Participating Takaful Plan via HSBC Amanah Website are entitled to get 1st month contribution waiver, subject to the following conditions:
 - i. Purchase any of the Participating Takaful Plan with HSBC Credit Card/-i or HSBC Debit Card/-i regardless of contribution amount whereby the contribution payment mode must be Monthly;
 - ii. The application and contribution payment of Participating Takaful Plan must be accepted by FWD Takaful; and
 - iii. Eligible Customers must enter the promo code “**HSBCPERK**” when proceed to make contribution payment for the Participating Takaful Plan.
5. If any of the Eligible Customers exercise cooling-off period rights, surrender or revise plan benefits (i.e. reduce Sum Assured, perform partial withdrawal / termination) on the Participating Takaful Plan, they will not be entitled to the 1st month contribution waiver under this Promotion.

6. All other terms and conditions of the Participating Takaful Plan shall apply.
7. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Takaful Plan.

GENERAL TERMS & CONDITIONS

8. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
9. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC or FWD Takaful for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.
10. This Promotion's 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.
11. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - i. via electronic means;
 - ii. press advertisements;
 - iii. display at its business premises; or
 - iv. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
12. 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.
13. 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 / HSBC Amanah Perks@Work Programme Terms and Conditions
 - iii. HSBC and HSBC Amanah Cardholder Agreements;
 - iv. FWD Takaful Protect Direct Product Disclosure Sheet & Certificate Wording.
 - v. FWD Takaful Big 3 Critical Illness Product Disclosure Sheet & Certificate Wording.
 - vi. HSBC's Notice Relating to the Personal Data Protection Act 2010.
14. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
15. The Eligible Customers shall be responsible for any applicable taxes.
16. HSBC's decision on all matters relating to this Promotion shall be final and binding.