

TERMS & CONDITIONS

HSBC Perks@Work Cash Reward Promotion (“Promotion”)

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”).

PROMOTION PERIOD

2. “Promotion Period” runs from 8 April 2024 to 30 June 2024, both dates inclusive.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Premier, HSBC Advance and HSBC Card-only customers who open any of the following participating savings account(s) for salary crediting purposes under the HSBC Perks@Work Programme (“Eligible Customer(s)”) during the Promotion Period:
 - a. HSBC Premier Everyday Global Account
 - b. HSBC Advance Account
 - c. HSBC Advance Everyday Global Account(hereinafter collectively referred to as the “Participating Account(s)”).
4. “New HSBC Premier and HSBC Advance customers” is defined as new-to-bank customers who do not hold any existing HSBC products.
5. “HSBC Card-only customers” is defined as existing HSBC customers who hold any of the HSBC credit card facilities only.
6. The following categories of persons are **not eligible** to participate in this promotion:
 - a. Customers who are registered under Perks@Work Programme via HSBC Premier Account, HSBC Basic Savings Account, HSBC Basic Current Account or HSBC Everyday Global Account;
 - b. Joint account holders who are registered under Perks@Work Programme; and
 - c. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
7. Eligible Customer(s) whose Premier or Advance status is inactive and/or the Participating Account(s) tagged to the Perks@Work Programme are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this promotion.

PROMOTION MECHANICS

8. To stand a chance to receive the Cash Reward of up to RM250, Eligible Customers must fulfil the Reward Criteria as set out in Table 1 below during the Promotion Period, on a first come first served basis and subject to the terms and conditions herein.

Table 1: Participation Criteria

Customer Segment	Monthly Gross Salary	Reward Criteria	Cash Reward
Advance	RM5,000 – RM19,999.99	(i) Eligible Customers who open any of the Participating Account(s) for salary crediting purposes under HSBC Perks@Work Programme and (ii) Have their monthly salary credited to any one of the Participating Account(s) for at least three (3) consecutive months, commencing on the Perks@Work Tagging Month ¹ .	1 x RM100 Cash Reward
Premier	RM20,000 and above		TRB ² below RM300,000: 1 x RM100 Cash Reward TRB ² RM300,000 and above: 1 x RM250 Cash Reward

¹Perks@Work Tagging Month refers to the month that the Participating Account(s) is successfully opened and tagged to HSBC Perks@Work Programme.

²Total Relationship Balance (TRB) includes any: Deposits in Current Account/-i, Savings Account/-i, Time Deposits, Term Deposits-i, and/or Investments in Unit Trust funds/Shariah-compliant Unit Trust funds, Structured Investments/-i, Dual Currency Investments/-i and/or Direct Retail bond, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

9. The Cash Reward will be credited into the Eligible Customer's Participating Account as stipulated in the table below.

Perks@Work Tagging Month	Salary Crediting Months (with full salary)	Cash Reward Fulfilment By
April 2024	April, May & June 2024	31 August 2024
May 2024	May, June & July 2024	30 September 2024
June 2024	June, July & August 2024	31 October 2024

10. For avoidance of doubt, the crediting of the Eligible Customer's monthly salary to any one of the Participating Account(s) must commence on the Perks@Work Tagging Month. In the event the salary credited during the Perks@Work Tagging Month is not a full month's salary, the full salary must be credited in the following month after the Perks@Work Tagging Month. If the Eligible Customer's full salary is only credited 2 months after the Perks@Work Tagging Month, he/she will not be entitled for the Cash Reward as illustrated below.

Perks@Work Tagging Month	Salary Crediting Months (with full salary)	Cash Reward Fulfilment By
April 2024	May, June & July 2024	30 September 2024
April 2024	June, July & August 2024	Not eligible for Cash Reward

11. Each Eligible Customer is only entitled to receive one (1) unit of Cash Reward under this Promotion.
12. In the event the Eligible Customer opens more than one (1) HSBC Savings Account, the Eligible Customer is only entitled to receive one (1) unit of Cash Reward which will be credited to the HSBC Savings Account that is registered under the Perks@Work Programme.
13. The total allocation of Cash Reward to be given out under this Promotion is as stated in the table below and is pooled together with HSBC Amanah Perks@Work Cash Reward Promotion. HSBC Bank is the sole provider of all the Cash Reward under this Promotion.

Customer Segment	Reward	Reward Capping
Advance	1 x RM100 Cash Reward	2,900 units
Premier	1 x RM100 Cash Reward	250 units
	1 x RM250 Cash Reward	250 units

14. The HSBC savings accounts are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
16. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
- electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's account statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

17. 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.
18. 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) Terms & Conditions of Perks@Work; and
 - (iii) HSBC’s Notice Relating to the Personal Data Protection Act 2010.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Customers shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Promotion shall be final and binding.