

TERMS AND CONDITIONS

HSBC Digital Account Opening Rewards ("**Campaign**")

1. HSBC Bank Malaysia Berhad, Registration No. 198401015221 (127776-V) is referred to as "HSBC Bank" and HSBC Amanah Malaysia Bhd, Registration No. 200801006421 (807705-X) will be referred to as "HSBC Amanah", both collectively referred to as "HSBC".

CAMPAIGN PERIOD

2. This Campaign shall commence from 1 July 2022 until 30 September 2022, both dates inclusive ("**Campaign Period**").

ELIGIBILITY

3. The Campaign is open to New-to-Bank individual customer who successfully opens HSBC Basic Savings Account or HSBC Amanah Basic Savings Account-i ("**Eligible Account**") on HSBC Bank or HSBC Amanah website during the Campaign Period (hereinafter collectively referred to as "**Eligible Customer**").
4. Eligible Customer must apply for an Eligible Account through the Instant Apply function on HSBC website. Thereafter, the Eligible Customer is required to complete the account opening application by performing identity verification at the selected HSBC branch for the Eligible Account to be opened and activated.
5. The following categories of persons / accounts shall not be eligible to participate the Campaign:
 - 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. Customers who have an existing account or relationship with HSBC; and
 - c. Non-individuals or corporate customers

CAMPAIGN MECHANICS

Reward 1: RM30 Cash ("Reward**")**

6. The Eligible Customer will qualify for a RM30 cash ("**Reward**") upon meeting the qualifying criteria set in Table 1.

Table 1 – Qualifying Criteria

Criteria
<ol style="list-style-type: none">a. Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log in to the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; andb. Perform a minimum of five (5) eligible transactions listed in Clause 7 below ("Eligible Transaction(s)") with a minimum amount of RM20 in each transaction within forty-five (45) calendar days of account opening date ("Transaction Period").

7. Table 2 below defines the transactions listed as Eligible Transaction(s):

Table 2 – Eligible Transactions

Eligible Transaction(s)	Definition
a) Debit Card/i Spend	<p>All local and overseas retail transactions and online transactions charged to the Eligible Customer’s HSBC Debit Card/i but excludes the following:-</p> <ul style="list-style-type: none"> • Fees and charges (e.g. annual fees, late payment charges); and • Transactions that are subsequently void or cancelled. <p>For avoidance of doubt, transactions charged to the Eligible Customer’s HSBC Debit Card will count as an Eligible Transaction for HSBC Basic Savings Account, while transactions charged to the HSBC Debit Card-i will count as an Eligible Transaction for HSBC Amanah Basic Savings Account-i.</p>
b) Bill Payment	Online bill payments via ‘Pay a Bill’ through HSBC Malaysia online banking or Mobile App that is paid through the Eligible Account
c) DuitNow	The Eligible Account is debited using ‘DuitNow’ function via the HSBC Malaysia online banking or Mobile App to initiate instant credit transfers using a recipient’s account number with other banks or DuitNow ID from the Eligible Account.
d) JomPay	A bill payment service available on HSBC Malaysia’s online banking or Mobile App for Eligible Customer to make payment of bills to participating billers registered in the scheme using the Eligible Account, i.e. government agencies, statutory bodies, businesses, (including sole proprietors and partnerships) societies, charities and other entities participating in the scheme to collect bill payments.

8. All Eligible Transactions bearing posting dates within the corresponding Transaction Period will be taken into account for the Reward. HSBC is not responsible for any failure or delay in transmission or posting of any transaction.
9. If the HSBC Debit Card/i of the Eligible Customer is cancelled/terminated for any reason whatsoever, all transactions charged to the said HSBC Debit Card/i during the Transaction Period will not be taken into consideration for the entitlement of the Reward.

Reward 2: iPad Air Model 2022 (“Prize”)

10. Eligible Customer who meets the criteria set in Table 1 shall qualify for entries to win the one (1) unit of iPad Air Model 2022 (“**Prize**”) throughout the Campaign Period.
11. Entries shall be earned based on the monthly average balance maintained in the Eligible Account in each calendar month within the Campaign Period, illustrated in Table 3 below.

Table 3 – Requirement for Entries

Condition	Number of Entries
Every RM1,000 Monthly Average Balance in the Eligible Account	One (1) Entries

12. For avoidance of doubt, “**Monthly Average Balance**” refers to the sum of the daily day-end balances for a calendar month during the Campaign Period, divided by the number of days in that month.

An illustration on Monthly Average Balance using 30-day calendar month:

Day of the Month	Daily Day-End Balances
1 to 15 (15 days)	RM50,000
16 to 30 (15 days)	RM35,000

Total Daily Day-End Balances	$(RM50,000 \times 15 \text{ days}) + (RM35,000 \times 15 \text{ days})$ = RM1,275,000
Number of days in the Promotion Month	30 days
Average Daily Balance	$RM1,275,000 / 30 \text{ days} = RM42,500$

The number of entries entitled for Monthly Average Balance of RM42,500 are 42 entries.

REWARD & PRIZE FULFILMENT

Reward 1: Reward & Fulfilment

13. Each Eligible Customer will only be entitled to one (1) Reward throughout the Campaign Period. The total Reward allocated under this Campaign is RM90,000, which will be awarded on first come, first-served basis and subject to availability. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit. HSBC is the sole provider for all prizes in this campaign.
14. The recipient of the Reward shall be determined within one (1) month from the end of each calendar month within the Campaign Period and will be notified by way of short message service (“**SMS**”) prior to Reward payment.
15. The Reward will be credited into the Eligible Customer’s Eligible Account within sixty (60) days upon the end of each calendar month in the Campaign Period.
16. If the Eligible Account is closed or suspended for whatsoever reasons before the Reward is credited, such Reward shall be forfeited.

Reward 2: Prize & Fulfilment

17. A total of 15 Prizes will be given throughout the Campaign Period where 5 units of Prizes will be given out in each calendar month during the Campaign Period.

Prize	Number of Monthly Prizes	Total Units throughout Campaign Period
Ipad Air Model 2022	Five (5) units	Fifteen (15) winners

18. Each Eligible Customer will only be entitled to win a maximum of one (1) Prize throughout the Campaign Period. If the Eligible Customer 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 16.
19. The Monthly Prize Winner selection process is based on the process below:
- a. All entries earned throughout the Campaign Period will be grouped together and assigned with a serial number in HSBC's randomizer system.
 - b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer ("**Shortlisted Eligible Customer**").
 - c. The Shortlisted Eligible Customer will receive an SMS within eight (8) to ten (10) weeks after each calendar month, 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. An SMS will be sent to confirm the Monthly Prize Winner.
 - e. He/she who has not fulfilled the requirements under Clause 19(c) will be disqualified as a Shortlisted Eligible Customer.
 - f. In the event HSBC has not selected any Monthly Prize Winner due to Clause 19(e), the next entry from the randomization results in Clause 19(b) will be selected based on the ranking provided, and the same process in Clause 19(c) to (e) shall be repeated.
 - g. In the event HSBC has not selected any Monthly Prize Winner after the process in Clause 19(f), the same process in Clause 19(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.
20. The following terms and conditions apply to Prizes:
- a. The Prizes will be awarded to the Eligible Customer(s) only.
 - b. The Prizes are provided on an "As Is" basis.
 - c. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind.
 - d. HSBC reserves the right to provide the Prizes in any colour that is available (if applicable).
 - e. The Prizes will be couriered within sixteen (16) weeks after the Campaign Period to the Eligible Customers' address as maintained in HSBC's records.
 - f. HSBC will not entertain any request to deliver the Prizes to an overseas or third party address, a P.O. Box address and/or an address other than that maintained in HSBC's record.
 - g. HSBC may process information, for purposes as provided for in HSBC's Notice to Eligible Customers relating to the Personal Data Protection Act 2010 (the "Notice") and HSBC's Universal Terms and Conditions and disclose pertinent information to the Prizes' fulfilment agency to facilitate delivery of the Prizes to Eligible Customer(s). A copy of the Notice can also be downloaded from <https://www.hsbc.com.my/privacy-and-security/>.
 - h. HSBC reserves the right to substitute the 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 Prizes received under this Campaign.
 - 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 Prizes.

- k. The 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 Prizes are not participants or sponsors of this Campaign. All logos and trademarks of these Prizes are registered in the respective origin countries.
- m. Any query or dispute on the usage or fitness for purpose of the Prizes must be directed to and resolved directly with the respective merchants General Terms and Conditions

GENERAL TERMS AND CONDITIONS

- 21. HSBC reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
- 22. These Terms and Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other Campaign materials advertising this Campaign.
- 23. HSBC reserves the right to cancel, terminate or suspend this Campaign with 3 days' prior notice. For the avoidance of doubt, cancellation, termination, change or suspension by HSBC of this Campaign shall not entitle the Eligible Customer to any claim or compensation against HSBC or any and all losses or damage suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension.
- 24. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profits, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC has been advised of the possibility of such loss or damage.
- 25. 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 this Campaign.
- 26. HSBC may use any of the following modes to communicate notices in relation to this Campaign to the Eligible Customer:
 - (a) Individual notice to the Eligible Customer (whether by written notice or via electronic means) sent to the Eligible Customer' latest address/email address as maintained in HSBC records;
 - (b) Press advertisements;
 - (c) Notice in the Eligible Customer composite statement(s);
 - (d) Display at its business premises; or
 - (e) Notice on HSBC's internet website(s) or official social media sites;

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via

other modes as described herein are deemed delivered immediately after posting/publication/display.

27. These Terms & Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC Bank 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. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Campaign.
28. The Eligible Customer will be responsible for all applicable government taxes, rates, government fees or levies or any other charges relating to the Campaign (if applicable).
29. HSBC's decision on all matters relating to this Campaign shall be final and binding.