

## TERMS & CONDITIONS FOR HSBC AMANAH MPOWER PLATINUM CREDIT CARD-i

This Amended Terms and Conditions will supersede the existing Terms and Conditions (October 2023 version) effective 01<sup>st</sup> July 2024

- Clauses no 20 to 26 in the Terms and Conditions (October 2023 version) in relation to Charity Donation by the Bank have been removed.

### **DEFINITION**

1. "Bank" or "We" or "Our" herein means HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)).
2. "Programme" means HSBC Amanah MPower Platinum Credit Card-i Programme.
3. "Credit Card-i" means HSBC Amanah MPower Platinum Credit Card-i issued in Malaysia.
4. "Cardholder(s)" or "You" or "Your" herein means all primary and/or supplementary cardholder(s) of Credit Card-i excluding the following categories of persons:
  - a. Cardholder(s) of Credit Card-i that are not issued in Malaysia;
  - b. Cardholder(s) of invalid or cancelled Credit Card-i and/or whose accounts are delinquent ; and/or
  - c. Cardholder(s) of company and/or corporate Credit Card-i.
5. "Cash Back" means Cash Back on Eligible Spend and Bonus Cash Back collectively.
6. "Cash Back on Eligible Spend" means 0.2% cash back on Eligible Spend.
7. "Bonus Cash Back" means up to 8% Cash Back for Petrol, Groceries Spend and eWallet Transactions as defined in Clauses 16 and 17.
8. "Bonus Cash Back Cap" means the maximum amount of Bonus Cash Back to be awarded to the Cardholders each month, as described in Clause 14 below.
9. "Eligible Spend" means the eligible transactions posted to the Credit Card-i as described in Clause 17 below. "Merchants" means the selected groceries merchants listed in Table C.
10. "eWallet(s)" means the selected eWallet(s) listed in Table C.
11. "Merchant Category Code" or "MCC" means the code assigned by the respective acquiring bank to identify the type of business or service a company offers.

### **A. CASH BACK**

#### **0.2% CASH BACK**

12. You will receive 0.2% Cash Back on each transaction spent using your Credit Card-i **except** the following:
  - a. Fees and charges as per the Bank's Tariff and Charges and applicable tax, if any; and/or
  - b. Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through our Internet Banking, JomPay transactions, and FPX transactions; and/or

- c. Transactions at the petrol stations, government related transactions, charitable/non-profitable organization related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as wire transfer money order, traveller’s cheques); which correspond with MCC listed below:

Category	Merchant Category Code (“MCC”)
Petrol	5541, 5542
Government services	9211, 9222, 9223, 9311, 9399, 9402, 9405
Charitable Organisation	8398, 8641, 8651, 8661
Quasi Cash Transactions	6050, 6051

### BONUS CASH BACK

13. You will receive Cash Back based on Your accumulated spend amount for the month and the Spend Categories as described in Table B below. There is no capping on Cash Back on Eligible Spend. However, please note that the Bonus Cash Back is subject to the Bonus Cash Back Cap as described in Clause 17.

**Table B: Spend Criteria and Total Cash Back**

Accumulated Spend for the month (or equivalent in foreign currencies)	Spend Category	Bonus Cash Back	Cash Back on Eligible Spend	Total Cash Back
<b>RM2,000 or above</b>	Petrol Spend	8%	N/A	<b>8%</b>
	Groceries Spend	7.8%	0.2%	<b>8%</b>
	eWallet Transactions	7.8%	0.2%	<b>8%</b>
	All other Eligible Spend	N/A	0.2%	<b>0.2%</b>
<b>or</b>				
<b>Below RM2,000</b>	Petrol Spend	1%	N/A	<b>1%</b>
	Groceries Spend	0.8%	0.2%	<b>1%</b>
	eWallet Transactions	0.8%	0.2%	<b>1%</b>
	All other Eligible Spend	N/A	0.2%	<b>0.2%</b>

14. The following categories of spend are defined and are subject to **Bonus Cash Back Cap** as described in Table C below:

**Table C: Definition of Petrol Spend, Groceries Spend and eWallet Transactions**

Spend Category	Eligible Transactions	Bonus Cash Back Cap (per month)
Petrol Spend	means the Credit Card-i transactions for spend at petrol merchants with MCC 5541 or MCC 5542	RM15

Groceries Spend	means the Credit Card-i transactions for spend at any of the following groceries Merchants only with MCC 5411 or MCC 5499: (a) Giant; (b) Lotus's (formerly known as Tesco); (c) Aeon Big; and (d) Mydin.	RM15
eWallet Transactions	means any reload/top-up or payment authorization transactions made using the Credit Card-i on any of the following eWallets: (a) SamsungPay; (b) GrabPay; (c) Touch & Go; and (d) FavePay.	RM15

15. The following are examples on the calculations of Cash Back for transactions spent with Credit Card-i.

Example 1: Primary Cardholder spent RM850 with Credit Card-i. Supplementary Cardholder spent RM800. Total spend is RM1,650 for the month of November 2023 as illustrated in Table 1 below:

**Table 1: Illustration of Total Cash Back Earned for RM1,650 accumulated spend in a month**

	Spend Categories	Spend Amount	Calculation	Cash Back Earned
<b>Primary Cardholder</b>				
(a)	Petrol	RM150	$RM150 \times 1\%$	RM1.50
(b)	Groceries: Giant	RM400	$RM400 \times 0.2\% + RM400 \times 0.8\%$	RM4.00
(c)	Utility bill through JomPay	RM300	RM0 ( <i>JomPay transactions do not earn Cashback</i> )	RM0.00
<b>Supplementary Cardholder</b>				
(d)	Dining	RM200	$RM200 \times 0.2\%$	RM0.40
(e)	eWallet: FavePay	RM100	$RM100 \times 0.2\% + RM100 \times 0.8\%$	RM1.00
(f)	Other purchases	RM500	$RM500 \times 0.2\%$	RM1.00
<b>Total Cash Back Earned</b>				<b>RM7.90</b>
Of which, Bonus Cash Back Earned			$RM150 \times 1\% + RM400 \times 0.8\% + RM100 \times 0.8\%$	RM5.50

Example 2: Primary Cardholder spent RM1,350 with Credit Card-i. Supplementary Cardholder spent RM800. Total spend is RM2,150 for the month of November 2023 as illustrated in Table 2 below:

**Table 2: Illustration of Total Cash Back Earned for RM2,150 accumulated spend in a month**

	Spend Categories	Spend Amount	Calculation	Cash Back Earned
<b>Primary Cardholder</b>				
(a)	Petrol	RM200	RM200 x 8% (capped at RM15)	RM15.00
(b)	Groceries: Giant	RM800	RM800 x 0.2% + RM800 x 7.8% (capped at RM15)	RM16.60
(c)	Takaful	RM350	RM350 x 0.2%	RM0.70
<b>Supplementary Cardholder</b>				
(d)	Dining	RM200	RM200 x 0.2%	RM0.40
(e)	eWallet: GrabPay	RM100	RM100 x 0.2% + RM100 x 7.8%	RM8.00
(f)	Other purchases	RM500	RM500 x 0.2%	RM1.00
<b>Total Cash Back Earned</b>				<b>RM41.70</b>
Of which, Bonus CB Earned (capped at RM15 per category)			RM200 x 8% + RM800 x 7.8% + RM100 x 7.8%	RM37.80

16. All Eligible Spend are calculated based on **total consolidated (primary and supplementary/ies) spending** per calendar month for the respective categories. All Eligible Spend on the Credit Card-i made by the primary Cardholder and/or his/her supplementary/ies credit card cardholder(s) will be consolidated and will not be viewed individually in meeting the Bonus Cash Back Cap for the respective categories.

## GENERAL TERMS AND CONDITIONS

17. For clarity, Cash Back will be awarded based on the transaction date and rounded down to the nearest sen (Ringgit Malaysia).
18. Only the primary Cardholders will receive the Cash Back in this Programme. The Cash Back will be credited into the primary Cardholder's Credit Card-i account within 6 weeks after the end of each calendar month and will be reflected in the following month's Credit Card-i statement.
19. At the time of crediting of the Cash Back, the primary Cardholder's Credit Card-i account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, and/or invalid or cancelled within our definition, otherwise the Cardholder(s) will be disqualified from participating in this Programme and/or from receiving the Cash Back.
20. We reserve the right to substitute the Cash Back with any other item of similar value at any time with 3 days prior notice to You.
21. We will not entertain any request from You or any other person to credit the Cash Back to Your other accounts or to any other third party's account.
22. We reserve the right to amend these Terms and Conditions or terminate this Programme, if necessary, with 3 days' prior notice.
23. We may communicate to You in relation to this Programme via:
- via electronic means;
  - press advertisements;

- c. notice in the Cardholder's credit card 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 4<sup>th</sup> day after its delivery.

- 24. 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 Programme. In the event of inconsistency, these terms shall prevail in relation to this Programme.
- 25. The below terms also apply :
  - a. HSBC Bank Universal Terms and Conditions ("UTCs") which is available at [www.hsbc.com.my](http://www.hsbc.com.my);
  - b. HSBC Bank Cardholder Agreements;
  - c. PDPA Notice.
- 26. We shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
- 27. To the fullest extent permitted by law, we expressly exclude and disclaim 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 Merchants and eWallets in this Programme.
- 28. You shall be responsible for any applicable taxes.
- 29. Our decision on all matters relating to this Programme shall be final and binding.