

TERMS & CONDITIONS
HSBC Amanah Dining Promotion (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Bank Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **9 December 2022 to 31 March 2023**, both dates inclusive and subject to the timeline stipulated in Table 1 below.

Table 1: Promotion Period

Promotion Month	Promotion Dates
1	9 December 2022 – 31 December 2022
2	1 January 2023 – 31 January 2023
3	1 February 2023 – 28 February 2023
4	1 March 2023 – 31 March 2023

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC Amanah Credit Cards/-i(s) as set out in Table 2 who receive an SMS and/or Electronic Direct Mailer (“**EDM**”) invitation from HSBC Amanah to participate in this Promotion (“**Eligible Cardholders**”).

Table 2: Participating HSBC Amanah Credit Card/-i(s)

HSBC Amanah Credit Card/-i(s)	
	<ul style="list-style-type: none"> • HSBC Amanah Premier World MasterCard Credit Card-i • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Cardholder(s) of HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia;
 - ii. Cardholder(s) who have cancelled his/her HSBC Amanah Credit Card/-i(s) within six (6) months prior to this Promotion; and
 - iii. Cardholder(s) of company and/or corporate HSBC Amanah Credit Card/-i(s).
5. Existing Cardholders whose Participating HSBC Amanah Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. “**Eligible Spend**” for this Promotion are those that are charged to Eligible Cardholders’ primary and supplementary Participating HSBC Amanah Credit Card/-i(s), and:
 - a. **includes:** all local and foreign currency transactions on **Dining Category with the prescribed Merchant Category Code (“MCC”)** in Table 3 below:

Table 3: Dining Category with the prescribed MCC

Category	Merchant Category Code (“MCC”)
Dining (Restaurants, Cafes, Fast Food)	5811 – 5814; 5422; 5441; 5462; 5499

- b. **excludes:** all local and foreign currency transactions that do not match the prescribed MCC in Clause 6(a), Cash Advance, Cash Instalment Plan (CIP), standing instructions/auto-billing, e-wallets top up, management fees, credit card/-i annual fees and credit card/-i service tax.
7. The Eligible Cardholders who meet the Spend Criteria in a single or cumulative receipts/transactions using their Participating HSBC Amanah Credit Card/-i(s) throughout the Promotion Period are entitled to the Monthly Cashback as shown in Table 4 below.

Table 4: Spend Criteria

Spend Criteria	Monthly Cashback
Minimum Spend of RM800 per Promotion Month on Eligible Spend	RM50 Cashback (subject to Capping in Clause 10)

8. Both primary and supplementary Participating HSBC Amanah Credit Card/-i(s) spends will be taken into account to meet the Eligible Spend. Eligible Spend made on all Participating HSBC Amanah Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to the primary Participating HSBC Amanah Credit Card/-i account and will not be treated separately to meet the Eligible Spend by each supplementary cardholder for this Promotion.

Example: Cardholder A has a primary HSBC Amanah Premier World MasterCard Credit Card-i, a primary HSBC Amanah MPower Visa Platinum Credit Card-i and 2 supplementary HSBC Amanah MPower Visa Platinum Credit Card-i. All transactions on Eligible Spend made with all or any of the above 2 supplementary credit card-i will be consolidated to the primary HSBC Amanah Premier World MasterCard Credit Card-i account and not be treated separately to meet the Eligible Spend and Participating Criteria by each cardholder of this Promotion.

9. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC Amanah’s system throughout the Promotion Period. HSBC Amanah will not be held responsible for any late posting.
10. The Monthly Cashback will be awarded to the **primary** Eligible Cardholders only. Each primary Eligible Cardholder stands to receive one (1) unit of Monthly Cashback per month and maximum two (2) units of Monthly Cashback throughout the Promotion Period. (“**Capping**”)
11. The Monthly Cashback allocation to be given out throughout this Promotion Period is set out in Table 5 below, on a first come first served basis.

Table 5: Monthly Cashback Allocation

Promotion Month	Promotion Dates	Monthly Cashback Allocation (RM)	Cashback Amount (RM)
1	9 December 2022 – 31 December 2022	77,250	RM50/unit
2	1 January 2023 – 31 January 2023	77,250	
3	1 February 2023 – 28 February 2023	77,250	
4	1 March 2023 – 31 March 2023	77,250	
Total		309,000	

12. The Monthly Cashback to be given out under this Promotions is pooled together with “HSBC Dining Promotion.” HSBC Bank is the sole provider for the Monthly Cashback in this Promotion.

13. In the event the Monthly Cashback allocated for a specific Promotion Month has not been fully given out, the unutilised Monthly Cashback will be brought forward to the following Promotion Month. Any unutilised or excess cashback in Month 4 will then be forfeited.
14. For the last unit of Monthly Cashback for a Promotion Month, the Eligible Cardholder with the higher Eligible Spend amount for a Promotion Month will get the Monthly Cashback in the event of a tie in transaction time. Whereas in the event the Eligible Spend amount is the same for a Promotion Month, the Eligible Cardholder with the higher ranking card type of Participating HSBC Amanah Credit Card/-i will receive the Monthly Cashback.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order (highest to lowest rank): HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.

Example 1: Customer A spends RM2,000 on 15th April 2022 at 11.30am whereas Customer B spends RM2,500 on 15th April 2022 at 11.30am. Customer B will be eligible for the Monthly Cashback for the month which is subjected to the Monthly Cashback(s) Allocation on a first come first served basis.

Example 2: Customer A who holds HSBC Amanah Premier World MasterCard Credit Card/-i spend RM2,500 on 15th April 2022 at 11.30am whereas Customer B who holds HSBC Amanah MPower Platinum Credit Card/-i spends RM2,500 on 15th April 2022 at 11.30am. Customer A will be eligible for the Monthly Cashback for the month which is subjected to the Monthly Cashback(s) Allocation on a first come first served basis.

15. The Monthly Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Amanah Credit Card/-i(s) account within ten (10) to twelve (12) weeks after the end of the Promotion Period. Fulfilment of the Monthly Cashback will be notified in the credit card statement after the Monthly Cashback has been credited.
16. HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to fulfil the Monthly Cashback to any third party other than the Eligible Cardholders.
17. Eligible Cardholders will be disqualified from participating or receiving the Monthly Cashback if any Eligible Spend is disputed or alleged to be fraudulent.

GENERAL TERMS & CONDITIONS

18. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. HSBC Amanah may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC Amanah's internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
20. 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.
21. The below terms also applies:
 - (i) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Cardholder Agreements;
 - (iii) HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.

22. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Cardholder shall be responsible for any applicable taxes.
24. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.