

TERMS & CONDITIONS

Amended HSBC Amanah 2022 Cashback Acquisition Promotion ("Promotion") with effective 1 October 2022

PROMOTION PERIOD

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**"). HSBC Bank Credit Card and HSBC Amanah Credit Card-i will be collectively referred to as "**HSBC Credit Card/-i(s)**".
2. "**Promotion Period**" runs from **1 January 2022 to 31 December 2022**, both dates inclusive ("**Promotion Period**").
3. "**Welcome Period**" shall be 60 days from the date of your welcome letter for your new Participating HSBC Amanah Credit Card-i(s). ("**Welcome Period**")

ELIGIBILITY

4. This Promotion is open to new/existing Primary Cardholders who applies at least one of the following primary Participating HSBC Amanah Credit Card-i(s) as set out in Table 1 below ("**Eligible Cardholders**") during the Promotion Period.
5. "**New Primary Cardholders**" are defined as new primary cardholders of Participating HSBC Amanah Credit Card-i(s) who currently does not hold any existing HSBC Credit Card/-i(s).
6. "**Existing Primary Cardholders**" are defined as existing primary cardholders of Participating HSBC Credit Card/-i(s) who applies for another new primary Participating HSBC Amanah Credit Card-i(s).

Table 1: Participating HSBC Amanah Credit Card-i(s)

HSBC Amanah Credit Card-i	<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
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7. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion;
 - b. Cardholder(s) of invalid or cancelled HSBC Credit Card/-i(s) and/or whose accounts are delinquent at any time during the Promotion Period;
 - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - d. Cardholder(s) who are participating in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties, except the HSBC/ HSBC Amanah RM25 Cashback Acquisition Promotion.
8. Primary Cardholders whose primary 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 fulfillment of the rewards will be not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

9. Eligible Cardholders must during the Promotion Period:-
 - a. Apply for any Participating HSBC Amanah Credit Card-i(s) through HSBC Amanah via any channels;
 - b. Call to activate his/her newly approved Participating HSBC Amanah Credit Card-i(s) and create PIN (Personal Identification Number) according to the activation steps in the welcome letter; and
 - c. Use his/her Participating HSBC Amanah Credit Card-i(s) on Eligible Spend (as per Clause 10 below) within the Welcome Period in accordance with the Eligibility Criteria as set out in Table 2 and Table 3 below;

(the "**Participation Criteria**").

10. Eligible Spend for this Promotion are those that are charged to the Participating HSBC Amanah Credit Card- i(s) (single or cumulative receipt); and
- includes:** local and overseas retail transactions (including online transactions), standing instructions/ auto-billing, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP); and
 - excludes:** Cash Advance, management fees, credit card annual fees and the Sales and Services Tax on the annual fees, quasi cash transactions;
- (the “Eligible Spend”).
11. There are separate and distinct offers for Category 1 and Category 2 Eligible Cardholder under this Promotion. Each offer has different Eligibility Criteria to be fulfilled by the Eligible Cardholders as detailed in Table 2 & 3 below. All Cashback are subject to availability and rewarded on first come first serve basis.

TABLE 2 : NEW PRIMARY CARDHOLDERS

WELCOME OFFER (A) : GET CASHBACK AND/OR SPECIAL CASH INSTALMENT PLAN OFFER AT 3.88% p.a. MANAGEMENT FEE FOR 12 MONTHS (SPECIAL CASH INSTALMENT PLAN OFFER)

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (A)	New Primary Cardholders (Category 1)	1x RM175 CASHBACK	Spend ten (10) Eligible Spend transactions (no minimum amount) within the Welcome Period Or Get approved Balance Transfer Instalment (BTI) or Cash Instalment Plan (CIP) (excluding 0% BTI and CIP) of RM3000 or above within the Welcome Period	30,870 Units
		SPECIAL CASH INSTALMENT PLAN @ 3.88% OFFER	Get approved Cash Instalment Plan of RM1000 or above within the Welcome Period	N/A

TABLE 3 : EXISTING PRIMARY CARDHOLDERS

WELCOME OFFER (B) : GET CASHBACK

Type	Eligible Cardholder	Offer	Eligibility Criteria	Maximum Units
Welcome Offer (B)	Existing Primary Cardholders (Category 2)	1x RM75 CASHBACK	Spend ten (10) Eligible Spend transactions (no minimum amount) within the Welcome Period Or Get approved Balance Transfer Instalment (BTI) or Cash Instalment Plan (CIP) (excluding 0% BTI and CIP) of RM3000 or above within the Welcome Period	13,230 Units

PROMOTION PRIZES

WELCOME OFFER (A)

(i) RM175 Cashback (“CB1”) for **Category 1, New Primary Cardholders**

- a. A **Category 1 cardholder** stands to receive **CB1** when the newly approved primary Participating HSBC Amanah Credit Card-i is used to meet the Participation Criteria in Clause 7 and the Eligibility Criteria in Table 2 above.
- b. Each Category 1 cardholder is entitled to receive **CB1 once** throughout the Promotion Period regardless of the number of Participating HSBC Credit Card-i(s) applied for.
*For avoidance of doubt, if a Category 1 cardholder applies for 2 primary Participating HSBC Credit Card-i(s) and satisfies the Eligibility Criteria in Table 2 above for both cards, that Cardholder will only be entitled to receive **CB1 once** as per Table 2 above.*
- c. **CB1** will be credited into the Category 1 cardholder’s Participating HSBC Amanah Credit Card-i account which first satisfies the Eligibility Criteria in Table 2 above. Crediting of the Cashback will be made 60 days after the Welcome Period and this will be reflected in the Category 1 cardholder’s Participating HSBC Amanah Credit Card-i statement in the following month.
- d. The maximum units of **CB1** to be given out under **Welcome Offer (A)** are listed in Table 2 above which is pooled together with HSBC 2022 Cashback Acquisition Promotion. HSBC Bank is the sole provider of all the Cashback in these Promotion.
- e. The first year annual fee of Participating HSBC Amanah Credit Card-i(s) will be waived. Subsequent year HSBC Amanah Credit Card-i Annual Fee is waived when you spend at least once a month for 12 consecutive months and meet minimum annual spend of RM2,000 (except for HSBC Premier Travel Credit Card).
- f. For Balance Transfer Instalment application, Balance Transfer Instalment Terms and Conditions available at <https://www.hsbcamanah.com.my/content/dam/hsbc/hbms/documents/credit-cards/features/balance-transfer-instalment/terms-and-conditions.pdf> apply. For Cash Instalment Plan Terms and Conditions available at <https://www.hsbcamanah.com.my/content/dam/hsbc/hbms/documents/credit-cards/cash-instalment-plan/terms-and-conditions.pdf> apply.

SPECIAL CASH INSTALMENT PLAN OFFER FOR CATEGORY 1, NEW PRIMARY CARDHOLDERS

(ii) CASH INSTALMENT PLAN (“CIP”) AT 3.88% p.a. MANAGEMENT FEE FOR 12 MONTHS

- a. A Category 1 cardholder may apply for CIP on his/her Participating HSBC Amanah Credit Card-i(s) at 3.88% p.a. management fee and pay the cash advanced amount (“**CIP Amount**”) together with the applicable management fee in equal monthly instalments (“**CIP Monthly Instalment**”) for a payment period of 12 months (“**CIP Tenure**”).
- b. To participate in this special offer for CIP, a Category 1 cardholder must apply for the CIP during the credit card application for the primary Participating HSBC Amanah Credit Card-i(s):
 - i. By completing the CIP portion of the participating HSBC Amanah Credit Card-i(s) application form;
 - ii. At 3.88% p.a. management fee for 12 months’ tenure;
 - iii. Provide details of his/her Nominated Bank Account. ‘**Nominated Bank Account**’ refers to an active bank account held with a banking institution licensed by Bank Negara Malaysia, nominated by the Category 1 cardholder to receive the transfer of the CIP Amount;
 - iv. After the Category 1 cardholder makes the above selections and nomination at the point of application, the Category 1 cardholder will not be able to change/alter the CIP Tenure, CIP Amount and/or the CIP Monthly Instalment.
 - v. The minimum CIP Amount for the CIP application is RM1,000 and shall not exceed 60% of the newly approved credit limit of Category 1 cardholder’s Participating HSBC Amanah Credit Card-i.
- c. Only one (1) CIP application under this Special Cash Instalment Plan Offer is allowed per Category 1 cardholder regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for by the Category 1 cardholder under this Promotion.

- d. In the event the CIP is applied together with a Balance Transfer Instalment (“BTI”) and the combined CIP Amount and the BTI amount applied exceeds 60% of the newly approved credit limit of Category 1 cardholder’s Participating HSBC Amanah Credit Card-i(s), the application for BT shall take priority for approval. In this instance, the CIP Amount will be reduced to not lower than RM1,000 or rejected should the CIP Amount be lower than RM1,000.
- e. The transfer of the approved CIP Amount to Category 1 Cardholder’s Nominated Bank Account will commence within fourteen (14) working days from the date of the welcome letter or fourteen (14) working days from the date of CIP application approved, notwithstanding that the Category 1 cardholder’s Participating HSBC Amanah Credit Card-i(s) Account may remain inactive. The Category 1 cardholder will be notified of his/her approved CIP via SMS or letter sent to the Category 1 cardholder’s mobile phone number or address respectively maintained in HSBC’s records.
- f. HSBC may at its sole discretion:
 - i. Approve the CIP Amount applied for therein; or
 - ii. Approve the CIP Amount at a lower amount from what was applied for therein and thereafter HSBC will notify the Category 1 cardholders if approve at a lower CIP Amount; or
 - iii. Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Category 1 cardholder with regard to the exercise of its discretion pursuant to this clause.
- g. If the Eligible Cardholder wishes to opt for an early settlement of the CIP, the Eligible Cardholder shall give HSBC Bank/HSBC Amanah prior notice, either:
 - i. In writing to Card Services, P.O. Box 13688, 50818 Kuala Lumpur; or
 - ii. By calling HSBC Bank’s Contact Centre at 03 8321 5200 (HSBC Amanah).

Once the early settlement request is processed by HSBC, the total unbilled principal CIP Amount shall immediately become due and payable by the Eligible Cardholder as an outstanding amount in the Eligible Cardholder’s Participating HSBC Amanah Bank Credit Card-i(s) account.
- h. Other terms and conditions as set out in HSBC Amanah Cash Instalment Plan Terms and Conditions (“**CIP Terms and Conditions**”) (a copy of which can be downloaded from www.hsbcamanah.com.my/credit-cards/features/cash-instalment-plan/) apply.

WELCOME OFFER (B)

(iii) RM75 Cashback (“CB2”) for Category 2, Existing Primary Cardholders

- a. A **Category 2 cardholder** stands to receive **CB2** when the newly approved primary Participating HSBC Amanah Credit Card-i is used to meet the Participation Criteria in Clause 7 and Eligibility Criteria in Table 3 above.
- b. Each Category 2 cardholder is entitled to receive **CB2 once** throughout the Promotion Period, regardless of the number of Participating HSBC Amanah Credit Card-i(s) applied for.

*For avoidance of doubt, if a Category 2 cardholder applies for 2 primary Participating HSBC Amanah Credit Card-i(s) and satisfies the Eligibility Criteria in Table 3 above for both cards, that cardholder will only be entitled to receive **CB2 once**.*
- c. **CB2** will be credited into Category 2 cardholder’s Participating HSBC Amanah Credit Card-i account which first satisfies the Eligibility Criteria in Table 3 above. Crediting of the Cashback will be made 60 days after the Welcome Period and this will be reflected in the Category 2 cardholder’s Participating HSBC Amanah Credit Card-i statement in the following month.
- d. The maximum units of **CB2** to be given out under **Welcome Offer (B)** are listed in Table 3 above which is pooled together with HSBC 2022 Cashback Acquisition Promotion. HSBC Bank is the sole provider of all the Cashback in these Promotion.
- e. The first year annual fee of Participating HSBC Amanah Credit Card-i(s) will be waived. Subsequent year HSBC Amanah Credit Card-i Annual Fee is waived when you spend at least once a month for 12 consecutive months and meet minimum annual spend of RM2,000 (except for HSBC Premier Travel Credit Card).

12. At the time of crediting the primary Eligible Cardholder's Participating HSBC Amanah Credit Card-i(s) account with CB1 and CB2 (where applicable and collectively referred to as "Cashback"), all the Participating HSBC Amanah Credit Card-i(s) account(s) of Eligible Cardholders MUST BE PIN Activated and MUST NOT be delinquent, closed, and/or invalid/inactive, dormant or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Cashback from this Promotion.
13. HSBC will not entertain any request from any Eligible Cardholders or any other person to credit the Cashback to the Eligible Cardholder's other account or any third party's account.
14. Eligible Cardholders are ranked according to the date and time (Malaysia Time) they meet the Eligibility Criteria set out in Table 2 and Table 3 above and shall be on a first come, first-served basis.
15. HSBC reserves the right to substitute the Cashback with any other item of similar value at any time with 3 days prior notice.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC 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 internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
18. 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.
19. 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 and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC and HSBC Amanah 2022 Cashback Acquisition Promotion which are available at www.hsbc.com.my/cashback and www.hsbcamanah.com.my/casback.
 - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Cardholder shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.