

**TERMS AND CONDITIONS FOR HSBC AMANAH PERSONAL FINANCING-i (APF-i)**  
**MAXIS PROMOTION 2022 ("CAMPAIGN")**

HSBC Bank Malaysia Berhad Company No. 198401015221 (127776-V) will be referred to as "HSBC Bank" and HSBC Amanah Malaysia Berhad Company No. 200801006421 (807705-X) will be referred to as "HSBC Amanah", collectively referred to as "**HSBC**".

1. The Campaign is run from 15<sup>th</sup> March 2022 to 14<sup>th</sup> May 2022, both dates inclusive ("Campaign Period").
2. The Campaign is open to existing HSBC customers and new to HSBC customers ("Eligible Customer(s)") who successfully apply for HSBC Amanah Personal Financing-i ("APF-i") and get their APF-i approved with a minimum financing / additional financing amount of RM10,000. Eligible Customers need to apply for the APF-i via Maxis mobile app that will direct them to HSBC Digital form of which customers need to submit their details in the form, and upon HSBC request, customers will need to submit all required income documents to HSBC during the Campaign Period to participate for the Campaign.

(defined as "Participation Criteria").

**The Campaign Offer**

3. The Campaign Offer is subject to the respective conditions below.
4. Each Eligible Customer who meets the Participation Criteria will receive maximum one (1) unit of Cash Back for each approved APF-i throughout the Campaign Period, based on the approved financing amount in Table 1 below. For avoidance of doubt, each Eligible Customer can receive more than 1 unit of Cash Back if he / she has more than 1 approved APF-i in line with the Participation Criteria.

Table 1:

<b>Approved Financing Amount (RM)</b>	<b>Cash Back (RM)</b>
RM10,000 - < RM20,000	RM 500
RM20,000 - < RM50,000	RM 1,000
RM 50,000 and above	RM 2,000

5. The Cash Back will be credited into the Eligible Customer's HSBC deposit account/-i which the financing amount has been disbursed after 6 months from the APF-i approval date, provided the Eligible Customers are making prompt payments for 6 months consecutively from APF-i approval date.
6. HSBC Amanah is the sole provider of the Cash Back for the Campaign.
7. The Cash Back cannot be exchanged for credit or in kind.
8. HSBC Amanah will not entertain any request from an Eligible Customer to credit the Cash Back to a third party's account, whether at HSBC or another bank.

9. At the time of crediting the Cash Back, the Eligible Customer's APF-i facility account must be:
- a) subsisting, valid and active, i.e. there is no early settlement;
  - b) no overdue payment of the APF-i facility in the past 6 months; and
  - c) the tenure remains the same and has not been reduced;
- otherwise the Eligible Customer(s) shall be disqualified from receiving the Cash Back.

### **General Terms and Conditions**

10. HSBC Amanah reserves the right at its absolute discretion to amend, delete or add to these Terms and Conditions from time to time with 3 days prior notice.
11. The terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising the Campaign.
12. HSBC Amanah may use any of the following modes to communicate notices in relation to the Campaign to the Eligible Customer(s):
- i. individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the latest address/email address as maintained in HSBC Amanah's records;
  - ii. press advertisements;
  - iii. notice in the Eligible Customer(s)'s composite statement(s);
  - iv. display at branch premises, i.e. HSBC Amanah branches; or
  - v. notice on HSBC Amanah's internet website(s);
- Where such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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 3<sup>rd</sup> day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
13. The Campaign is not valid with other concurrent APF-i offers and promotions that are being run by HSBC Amanah.
14. HSBC Amanah reserves the right to cancel, terminate or suspend the Campaign with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of the Campaign Offers shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah for any and all losses or damages suffered or incurred by the customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
15. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah has been advised of the possibility of such loss or damage.
16. To the fullest extent permitted by law, HSBC Amanah 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 products and propositions related to the Campaign (if applicable).

17. These terms and conditions are in addition to the existing APF-i terms and conditions available at <https://www.hsbcamanah.com.my/financing/products/personal-financing-i/>. In the event of inconsistency between these terms and conditions and the APF-i terms and conditions, these terms and conditions in relation to the Campaign shall prevail.
18. The Eligible Customer(s) are reminded that he/she will be responsible for all applicable government taxes or levies relating to the Campaign (if any).
19. HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.
20. HSBC Amanah's decision on all matters relating to the Campaign and in case of any dispute will be final and binding on all Eligible Customer(s) of the Campaign and no correspondence will be entertained.