

**TERMS AND CONDITIONS FOR HSBC AMANAH PERSONAL FINANCING-i (APF-i) CASH REWARD
PROMOTION 2020 (“CAMPAIGN”)**

HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as “HSBC Amanah”, both collectively referred to as “HSBC”.

1. This Campaign is from 18th January 2020 to 17th March 2020, both dates inclusive (“Campaign Period”).
2. The Campaign is open to all HSBC customers who:
 - a) apply and approve for HSBC Amanah Personal Financing-i with a minimum financing / additional financing amount of RM20,000 for a minimum tenure of 5 years.

(collectively known as the “Eligible Customer”)

3. To participate in this Campaign an Eligible Customer shall submit the Amanah Personal Financing-i application together with all required income documents to HSBC via these channels: HSBC branches, HSBC Contact Centre (Telesales), HSBC Direct Sales Team, within the Campaign Period.

(defined as “Participation Criteria”)

The Campaign Offer

4. The Campaign Offer is subject to the respective conditions below.
5. Each Eligible Customer who meets the Participation Criteria for Amanah Personal Financing-i and subject to approval of the APF-i will receive one (1) unit of Cash Reward throughout the Campaign Period, based on the approved financing amount in Table 1 below:-

Table 1:

Category	Approved Financing Amount (RM)	Financing Tenure	Cash Reward (RM)
APF-i	RM20,000 - < RM50,000	Min. 5 years	RM 250
	RM50,000 - < RM80,000	Min. 5 years	RM 500
	RM 80,000 and above	Min. 5 years	RM 1,000

6. The Cash Reward 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.
7. HSBC Amanah is the sole provider of the Cash Reward for this Campaign.
8. The Cash Reward cannot be exchanged for credit or in kind.

9. HSBC Amanah will not entertain any request from an Eligible Customer to credit the Cash Reward to a third party's account, whether at HSBC or another bank.
10. At the time of crediting the Cash Reward, 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 Reward.

General Terms and Conditions

11. 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.
12. 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.
13. 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 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.
14. This Campaign is not valid with other concurrent APF-i offers and promotions that are being run by HSBC Amanah.
15. 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.
16. 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.

17. 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).
18. These terms and conditions are in addition to the existing APF-i terms and conditions. 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.
19. 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).
20. 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.
21. 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.
22. By participating in the Campaign, the Eligible Customer(s) agrees to be bound by these Terms and Conditions and the decisions of HSBC Amanah.