AMENDED TERMS & CONDITIONS FOR HSBC AMANAH PREMIER WORLD MASTERCARD® CREDIT CARD-i PROGRAMME (Effective 13 August 2025)

14 July 2025

Dear Valued Customers,

We hereby give notice that this Amended Terms & Conditions for HSBC Amanah Premier World Mastercard Credit Card-i Programme shall supersede the existing Terms & Conditions effective on <u>13</u> August 2025.

Kindly refer to the table below reflecting the changes made to the Terms & Conditions for HSBC Amanah Premier World Mastercard Credit Card-i Programme (January 2025 version) i.e. terms and conditions for Airport lounge programme, Agoda offer, Expedia offer, complimentary global data roaming and complimentary digital health services by Allianz ("Programme") will be removed. The terms and conditions for the respective Programme will be made available on our <u>public website</u>.

The amendment is listed below:

Clauses 10 to 12 will be removed	PROGRAMME	
	10This Programme consist of the following privileges:	
	a.—Cash Back	
	b. Complimentary Airport Lounge	
	c. Agoda Offer	
	d.—Expedia Offer	
	e. Complimentary <u>Global Data Roaming by</u> <u>Flexiroam</u>	
	f.—Complimentary <u>Digital Health Services</u> by Allianz	
	11The privileges extended to Eligible Cardholders are reviewed on periodic basis and may be substituted, changed and/or withdrawn by HSBC Amanah with 3 days prior notice.	
	12. The privileges under this Programme are for all primary Eligible Cardholders. Supplementary Eligible Cardholders may participate or enjoy the privileges of the following:	
	a.—Section C (Complimentary Airport lounge)	
	b.—Section D (Agoda Offer)	
	e.—Section E (Expedia Offer)	
	d. Section G (Digital Health Services by Allianz)	
Clauses 23 to 58 will be removed	B. COMPLIMENTARY AIRPORT LOUNGE	
	23Primary Eligible Cardholders are entitled to enjoy complimentary visits to the Lounges, which is governed by the <u>Terms and</u>	



Conditions of HSBC Amanah Plaza Premium Lounge Programme.

C. AGODA OFFER

- 24.-Eligible Cardholders can enjoy 7% discount for hotel bookings made through http://www.agoda.com/hsbcmy using their HSBC Amanah Credit Card i. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
- 25.-This Agoda Offer is applicable only to hotels with pre paid room types that have the "Promotion Eligible" flag. "Pay at hotel" room types are not eligible for this Agoda Offer.
- 26.-The 7% discount is applicable to hotel room charges only, and excludes local taxes, service fees and any other additional charges.
- 27. The 7% discount shall be applicable to the total amount regardless of the number of rooms or nights of stay reserved as there is no set minimum or maximum number of rooms or nights of stay required.
- 28.-The hotel room bookings are subject to availability on Agoda.
- 29.-This Agoda Offer cannot be exchanged for cash or other products or services.
- 30. The 7% discount will be reflected only when the booking is confirmed after the HSBC Amanah Credit Card i details are entered and pre paid hotel option is selected. Once the hotel booking is made, the final amount will be charged to the HSBC Amanah Credit Card i.
- 31. The Eligible Cardholder will need to present their HSBC Amanah Credit Card i World MasterCard Credit Card i upon arrival at the hotel.
- 32. HSBC Amanah will not be liable to the Eligible Cardholder for any disputes between the Eligible Cardholder and Agoda on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Agoda and/or the hotels.

D. EXPEDIA OFFER

33.-Eligible Cardholders can enjoy 10% discount for hotel bookings made through http://www.expedia.com.my/HSBCPremier using their HSBC Amanah Credit Card i.

Hotel bookings made outside this website will not have the discount applied and no refunds will be given.

- 34. The Eligible Cardholder must first register for an Expedia account with their HSBC Amanah Credit Card i or link their existing Expedia account to their HSBC Amanah Credit Card i, at http://www.expedia.com.my/HSBCPremier
- 35.-To enjoy this Expedia Offer, the Eligible Cardholder must go to the website above and key in their HSBC Amanah Credit Card i number when a booking is made to enable a coupon code to appear at checkout. This coupon must be selected before payment is charged to the HSBC Amanah Credit Card i.
- 36.-The 10% discount shall be applicable to the total amount on one (1) room only regardless the number of nights of stay reserved as there is no set minimum or maximum number of nights of stay required.
- 37.-The hotel room bookings are subject to availability on Expedia.
- 38. The coupon can only be used for bookings within the next 12 months. If a booking is made for a stay beyond 12 months, the coupon cannot be used.
- 39. This Expedia Offer cannot be used with any other discount vouchers, promotions, discounted items and fixed price items, unless specified.
- 40. This Expedia Offer is not transferable and cannot be exchanged for eash or other products or services.
- 41. Other restrictions by Expedia may apply and Eligible Cardholders should always refer to the booking conditions set by Expedia on their website.
- 42.-Eligible Cardholders will also enjoy a complimentary +Gold status from Expedia once they register for an Expedia account with their HSBC Amanah Credit Card i or link their existing Expedia account to their HSBC Amanah Credit Card i at <u>http://www.expedia.com.my/HSBCPremier.</u> The +Gold status is valid for a period of 12 months from the date of registration.
- 43.-The +Gold status allows Eligible Cardholders to enjoy exclusive additional privileges as stated on <u>https://www.expedia.com.my/rewards/gold</u> and is subject to Expedia's sole discretion.

44. HSBC Amanah will not be liable to the Eligible Cardholders for any disputes between the Eligible Cardholder and Expedia on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Expedia and/or the hotels.
E. <u>COMPLIMENTARY Global Data Roaming by</u> Flexiroam
 45Eligible Cardholders may enjoy complimentary access to over 580 teleos in 150+ countries with a one time setup. Eliminate the hassle of buying and changing SIMs at every country, or carrying pocket Wi Fi devices around.
46To register, You are required to download the Flexiroam X App via App store or Google Play, click on Mastercard redemption banner to check eligibility and enter Your 16 digits HSBC Amanah Credit Card i number to redeem. Eligible Cardholders may visit https://www.flexiroam.com/mastercard for more information.
47. Enrolment in Flexiroam is limited to Eligible Cardholders of HSBC Amanah Credit Card i.
48. Eligible Cardholders will be required to provide their HSBC Amanah Credit Card i number and other personal data directly to Flexiroam, and accept Flexiroam's terms and conditions before a Flexiroam account can be created. HSBC Amanah shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Flexiroam.
49.—The full list of the 150+ countries can be found at <u>https://www.flexiroam.com/coverage-</u> partners/.
50. HSBC Amanah is not responsible for and does not guarantee the service, quality, security, coverage and/or availability of Flexiroam and the Eligible Cardholder agrees that use of the Flexiroam is at the Eligible Cardholder's own risk.
F.—COMPLIMENTARY Digital Health Services by Allianz
51.—Digital Health is a telehealth program offered by Allianz Partners. The Program

offers telehealth service benefits for Eligible Cardholders, their spouses and dependants at no additional charge to the HSBC Amanah Credit Card i.

- 52.—Eligible Cardholders may enjoy the followings:
 - a) Video Consultations by Doctor
 Anywhere Consult a qualified doctor
 for medical diagnosis, prescription and
 medical certificate via video chat
 - b) Medicine Delivery Medicines could be (Eligible Cardholder shall bear cost of purchase of medicines) delivered to Eligible Cardholder's doorstep after video consultation with Doctor Anywhere
 - Medical Advice via Chat by Digital
 Health Assistant delivered by Medi24–
 Chat with qualified doctors via Your
 preferred messaging platform
 - d) Symptom Check via Chat by Digital Health Assistant delivered by Medi24 – Check your symptoms with an empathy driven chatbot via Your preferred messaging platform
- 53.—In order to access Digital Health, Eligible Cardholders will need to access www.digitalhealthxtra.hsbemy.medi24.com.
- 54.—You are required to enter the first 10 digits of Your HSBC Amanah Credit Card i number to confirm eligibility and generate personal activation code.
- 55. Select preferred channel for the Digital Health Assistant, accept terms of use and privacy notice or
- 56. Select teleconsultation on the Digital Health Assistant and register to Doctor Anywhere. Download the Doctor Anywhere app via App store or Google Play and login using email address and the password created during registration.
- 57. Eligible Cardholders will be required to provide their HSBC Amanah number and personal data directly to Medi24, and accept Medi24's terms and conditions and privacy notice accessing the telehealth services. HSBC shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Medi24.

58.—HSBC Amanah is not responsible for and
does not guarantee the service, quality,
security or availability of Allianz's benefit
providers, Doctor Anywhere (in respect of
video consultations and medicine delivery)
and Medi24 (in respect of medical advice).

The Amended Terms & Conditions for HSBC Amanah Premier World Mastercard Credit Card-i 2025 (effective 13 August 2025) will be available <u>here</u>.