

TERMS & CONDITIONS
HSBC/ HSBC Amanah Cashback Surprise (“Promotion”)

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**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from **1 May 2026 to 30 June 2026**, both dates inclusive.

Eligibility – Who can participate?

3. You are eligible if you:
- (i) are a primary or supplementary cardholder of a Participating HSBC/HSBC Amanah credit card/-i (see Table 1); and
 - (ii) receive an invitation from HSBC via SMS and/or eDM; and
 - (iii) your card account is active and in good standing (not delinquent, closed, invalid/inactive, dormant, suspended or cancelled) during the Promotion Period and at the time Cashback is credited,

(“**Eligible Cardholder(s)**”)

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

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Visa Signature Credit Card• HSBC TravelOne Credit card• HSBC Live+ Credit Card• HSBC Visa Platinum Credit Card• HSBC Platinum Mastercard Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i

4. If you did not receive the invitation SMS/eDM, you are not eligible to participate in this Promotion.

HOW TO PARTICIPATE?

5. Registration is required.
- **Who can register:** Only the recipient of the HSBC’s invitation SMS may register.
 - **How to register:** Reply C4 to 62308 from your mobile number registered with HSBC. Standard telecommunication charges apply for each SMS sent.
 - **Confirmation:** You’ll receive an SMS confirmation at no cost after successful registration. If your registration SMS is incomplete/invalid, HSBC will send you an SMS (at no cost) asking you to re-register.

PROMOTION MECHANICS - HOW TO QUALIFY?

6. The first eight hundred and fifty (850) Eligible Cardholders who meet the Spend Criteria (as illustrated in Table 2 below) using their Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive a Cashback amounting to Ringgit Malaysia Fifty only (RM50) (“**Cashback**”), on a first-come-first-served basis and subject to the other terms and conditions herein.

Table 2: Spend Criteria, Cashback and Capping

Spend Criteria	Cashback	Cashback Capping
(i) Make five (5) Eligible Spend in <u>May 2026</u> ; and (ii) Make five (5) Eligible Spend in <u>June 2026</u> ; and (iii) Each transaction must be RM100 or more.	RM50 per Eligible Cardholder(s)	850 units

7. **“Eligible Spend”** means transactions charged to any of the Eligible Cardholder’s primary or supplementary Participating HSBC/HSBC Amanah Credit Card/-i(s) during the Promotion Period which:
- includes** all local and overseas retail transactions (in-store and online), standing instructions/auto-billing; and
 - excludes** cash advances, monthly instalments (including Balance Transfer Instalment, Card Instalment Plan, Balance Conversion Plan, SmartCash+, Cash Instalment Plan), finance charges/profit, annual fees and Sales and Services tax (SST).
8. For avoidance of doubt:
- Eligible Spend made by the primary and supplementary cardholders will be consolidated and counted towards the primary card account.
 - Only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive the Cashback.
 - Each primary Eligible Cardholder can receive a maximum of one (1) cashback during the Promotion Period, regardless of the number of participating cards registered/used.

Example: Cardholder A has an HSBC VISA Platinum Credit Card and 2 supplementary HSBC Platinum Credit Cards. All Eligible Spend transactions made with all those Participating HSBC/HSBC Amanah Credit Card/-i(s) will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.

9. Eligible Spend is tracked based on posting date (Malaysia time) in HSBC’s system during the Promotion Period. HSBC is not responsible for any late posting. Transactions made on 30 June 2026 will be given a 7-day buffer to post to HSBC’s system.

CASHBACK FULFILMENT AND RELATED TERMS AND CONDITIONS

10. Cashback will be credited into the primary Eligible Cardholder’s Participating HSBC/HSBC Amanah Credit Card/-i(s) within 12 to 16 weeks after 30 June 2026, and will appear in the monthly card statement after it is credited.
11. In the event of a tie in transaction time, the last unit(s) of the Cashback will be given to the primary Eligible Cardholder based on the following ranking:

Table 3: Participating HSBC/HSBC Amanah Credit Card/-i(s) rankings

Ranking	Participating HSBC/HSBC Amanah Credit Card/-i(s)
1	HSBC Visa Signature Credit Card
2	HSBC TravelOne Credit card
3	HSBC Live+ Credit Card
4	HSBC Visa Platinum Credit Card
5	HSBC Platinum Mastercard Credit Card
6	HSBC Amanah MPower Platinum Credit Card-i
7	HSBC Amanah MPower Credit Card-i

12. The maximum allocation of Cashback for this Promotion is RM 42,500. HSBC Bank is the sole provider for all the Cashback in this Promotion.
13. The Cashback is non-transferable and HSBC will not entertain any request from the Eligible Cardholders or any third party to fulfil the Cashback other than to the Eligible Cardholders.
14. During the Promotion Period and at the time of fulfilment of the Cashback, if any Eligible Spend made by an Eligible Cardholder during the Promotion Period is disputed or alleged to be fraudulent, such Eligible Cardholder will be disqualified from participating or receiving the Cashback under this Promotion.

GENERAL TERMS & CONDITIONS

15. HSBC may amend these terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
16. HSBC may communicate notices via:-
 - i. electronic means;
 - ii. press advertisements;
 - iii. credit card statement(s) or composite statement;
 - iv. display at its business premises; or
 - v. HSBC internet website(s);such notices are deemed to be effective from the 4th day after delivery.
17. These terms are to be read together with the respective products(s) terms and conditions and the relevant banking agreements referred to in this Promotion including but not limited to:-
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which is available at www.hsbc.com.my and www.hsbcamanah.com.my.
 - b. HSBC and HSBC Amanah Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.

In the event of inconsistency, these terms shall prevail in relation to this Promotion.

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