

TERMS & CONDITIONS
HSBC Spend & Win 3 (“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 **01 March 2026 to 30 April 2026**, both dates inclusive, comprising the following periods:

Promotion Month	Promotion Dates
1	01 March 2026 – 31 March 2026
2	01 April 2026 – 30 April 2026

ELIGIBILITY

3. This Promotion is open to primary and supplementary credit cardholders of the Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) as set out in Table 1 below, who receive an SMS/eDM invitation from HSBC (“**Eligible Cardholders**”) to participate in this Promotion:

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

HSBC Bank Premier Credit Card	<ul style="list-style-type: none"> • HSBC Premier Mastercard Travel Credit Card • HSBC Premier World Mastercard Credit Card
HSBC Amanah Premier Credit Card-i	<ul style="list-style-type: none"> • HSBC Amanah Premier World Mastercard Credit Card-i

4. Cardholder(s) who did not receive the SMS and/or eDM invitation from HSBC are not eligible to participate in this Promotion.
5. The Eligible Cardholders whose Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) are not activated, delinquent, closed, invalid/ inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the Prize will not be eligible to receive any Prizes under this Promotion.
6. Registration is required for participation in this Promotion, and the registration process is as follows:

Registration process:

- a. SMS: Reply **G3** to 62308;
Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions provided above; or
- b. eDM: Eligible Cardholders who receive an eDM invitation from HSBC to participate in this Promotion must follow the registration instructions in the eDM invitation.

Note: Standard telecommunication charges will apply for each SMS registration sent.

7. Only the recipient of the SMS may register for the campaign using the mobile number registered with HSBC. Upon successful registration, the Eligible Cardholders will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register.

For avoidance of doubt, only the primary cardholders of Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) stand to receive the Prize.

PROMOTION MECHANICS

8. Eligible Cardholders who perform **Eligible Spend** (as defined in Clause 10 below) by using his/her Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) and meet the spend target for two (2) consecutive Promotion Months ("**Spend Target**") as stipulated in Table 2 below within the Promotion Period stand to receive one (1) unit of 1g 999.9 Gold coin ("**Prize**") , on a first come first serve basis, subject to the Prize capping in Clause 13 below and the terms and conditions herein.
9. For avoidance of doubt, each Eligible Cardholder stand to receive a maximum of one (1) unit of Prize under this Promotion, regardless of the number of Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) that an Eligible Cardholder may have registered for this Promotion and met the Spend Target.

Table 2: Spend Target and Prize

Promotion Month	Promotion Dates	Spend Target	Prize
1	01 March 2026 – 31 March 2026	Minimum Eligible Spend of RM15,000 in at least 10x transactions	1g of 999.9g Gold coin
2	01 April 2026 – 30 April 2026	Minimum Eligible Spend of RM15,000 in at least 10x transactions	

10. "**Eligible Spend**" for this Promotion are transactions charged to any of the Eligible Cardholder's Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) including the supplementary credit card/-i(s) within the Promotion Period which:
 - a) **includes** all local and overseas retail transactions (in-store and online), standing instructions/auto-billing; and
 - b) **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).
11. Eligible Spend made on all Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) by the primary Eligible Cardholder and his/her supplementary cardholder(s) will be consolidated to meet the Spend Target of this Promotion.
Example: Cardholder A has an HSBC Premier World Mastercard Credit Card and 2 supplementary HSBC Premier World Mastercard Credit Cards. All Eligible Spend transactions made with all those Participating HSBC Premier/HSBC Amanah Premier 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.
12. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) reflected in HSBC's system during the Promotion Period and HSBC will not be held responsible for any late posting. There will be a 7-day buffer period allocated for posting of transactions made on the last day of the Promotion Period.
13. There is a total capping of thirty (30) units of Prize to be given out under this Promotion, which is pooled together with HSBC Spend & Win 4 Promotion. HSBC is the sole provider for the Prizes in this Promotion.

Selection of Winners

14. The winners' selection process is as follows:
 - a) The first thirty (30) Eligible Cardholder(s) who meet the Spend Target as outlined in Table 2 above will receive the Prize ("**Winner**").
 - b) In the event of a tie in transaction time and/or amount for the last unit of Prize, the Eligible Cardholder with the higher-ranking card type of Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) will get the last unit of Prize.

- c) For avoidance of doubt, the Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s) rankings are in Table 3 below.

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

Ranking	Participating HSBC Premier/HSBC Amanah Premier Credit Card/-i(s)
1	HSBC Premier Travel Credit Card
2	HSBC Premier World MasterCard Credit Card
3	HSBC Amanah Premier World MasterCard Credit Card-i

15. The Winners will be notified within twelve (12) to sixteen (16) weeks after the Promotion Period, at the mobile numbers maintained in HSBC's records.
16. HSBC will notify Winner(s) via SMS on the details of the HSBC's Prize Merchant who will be contacting him/her to arrange for the delivery of the Prize. The Prize will be delivered to their registered mailing addresses within two (2) weeks after the Winner(s) are in receipt of the confirmation SMS.
17. If any Eligible Spend transaction is disputed or alleged to be fraudulent, the Prize will be forfeited and will be given to the next Winner.
18. The following terms and conditions apply to the Prize:
- The Prize will be awarded to the **primary** Eligible Cardholders only.
 - The Prize will be provided on an "as is" basis.
 - The Prize is not transferable and cannot be exchanged for cash, credit or in kind.
 - HSBC will not entertain any request to deliver the Prize to an overseas or third party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, the Winners with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said Winners.
 - HSBC will not entertain any request from any Eligible Cardholders, Winner(s) or any other person to fulfill the Prizes to any third party other than the Winner(s).
 - HSBC reserves the right to substitute the Prize with any other item of similar value at any time with 5 days' prior notice.
 - HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prize received under this Promotion.
 - To the fullest extent permitted by law, HSBC 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 Prize.
 - The Prize Merchant is not a participant in or sponsor of this Promotion. Any query or dispute on the usage or fitness for purpose of the Prize must be directed to and resolved directly with the Prize Merchant.
19. The Winner(s) agree that HSBC has the right to collect and process information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 ("PDPA Notice") and HSBC's Universal Terms and Conditions ("UTC") and disclose necessary information to the HSBC Prize Merchant to facilitate fulfilment and delivery of the Prize to him or her.

GENERAL TERMS & CONDITIONS

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
21. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via
- via electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's credit card/-i(s) statement(s) or composite statement;

- iv. display at its business premises; or
- v. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

- 22. This Terms and Conditions are in addition and must be read together with the respective products(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.
- 23. The below terms also apply:
 - a. HSBC Universal Terms and Conditions (“UTCs”) which is available at www.hsbc.com and www.hsbcamanah.com;
 - b. HSBC Cardholder Agreement; and
 - c. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
- 24. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
- 25. The Eligible Cardholder shall be responsible for any applicable taxes.
- 26. HSBC’s decision on all matters relating to this Promotion shall be final and binding.