

**TERMS & CONDITIONS**  
**HSBC Amanah RM50 Shopee eVoucher for Perks@Work Customers**

**DEFINITION**

1. HSBC Amanah Malaysia Bhd, Company No. 200801006421 (807705-X) will be referred to as **"HSBC Amanah"** and HSBC Bank Malaysia Berhad, Company No. 198401015221 (127776-V) is referred to as **"HSBC Bank"**, both collectively referred to as **"HSBC"** or **"Bank"** or **"We"** or **"Our"** or **"Us"**.
2. **"Promotion"** refers to **"HSBC Amanah RM50 Shopee eVoucher"**.
3. **"Promotion Period"** refers to the period from 1<sup>st</sup> March 2022 till 30<sup>th</sup> April 2022, both dates inclusive.
4. **"Gift"** refers to one (1) unit of RM50 Shopee eVoucher.
5. **"Participation Criteria"** refers to conditions in which You must perform in order to participate in the Promotion, defined in Clause 7 below.

**ELIGIBILITY**

6. The Promotion is open to existing active HSBC Amanah customers who maintain any of the following participating account for salary crediting purposes under the HSBC Amanah Perks@Work Programme:
  - a) HSBC Amanah Premier Account-i;
  - b) HSBC Amanah Advance Account-i (Advance by Perks@Work or Advance by Perks@Work Flex Account-i,
  - c) HSBC Amanah Basic Savings Account-i
  - d) HSBC Amanah Basic Current Account-i;
  - e) HSBC Amanah Everyday Global Account-i; or
  - f) HSBC Amanah Home Smart-i Account.

For reference, below, is the Criteria for Maintaining the Salary Account under Perks@Work Programme:

Type of Salary Account	Criteria for Maintaining the Salary Account
Premier Account-i	Eligible Customer who credited a monthly gross salary of RM16,500 and above
Advance by Perks@Work-i	Eligible Customer who credited a monthly gross salary of RM5,000 and above
Advance by Perks@Work Flex-i	<ol style="list-style-type: none"><li>a. Eligible Customer who credited a monthly gross salary of RM3,000 and above; and</li><li>b. Held or applied for an HSBC Amanah Credit Card-i with submission of full documentation and a minimum spending of RM10,000 per annum</li></ol> <p>Note: Eligible Customer who:</p> <ul style="list-style-type: none"><li>• applied for an HSBC Amanah Credit Card-i but application is rejected, or</li></ul>

	<ul style="list-style-type: none"> <li>• did not meet the spend criteria of RM 10,000 per annum, or</li> <li>• terminated his/her HSBC Amanah Credit Card-i upon inclusion into this programme, will automatically be re-designated to HSBC Amanah Basic Current Account-i after the expiry of the said 12-month period</li> </ul>
Basic Savings / Basic Current Account-i	Eligible Customer who credited a monthly Gross Salary of RM1,000 and above
Everyday Global Account-i (Advance Recognition)	Eligible Customer who credited a monthly gross salary of RM5,000 and above to be credited in the Malaysian Ringgit denominated account
Everyday Global Account-i (Advance by Perks@Work Flex Recognition)	<p>a) Eligible Customer who credited a monthly gross salary of RM3,000 and above to be credited in the Malaysian Ringgit denominated account</p> <p>b) Held or applied for an HSBC Amanah Credit Card-i with submission of full documentation and a minimum spending of RM10,000 per annum</p> <p>Note: Eligible Customer who:</p> <ul style="list-style-type: none"> <li>• applied for an HSBC Amanah Credit Card-i but application is rejected, or</li> <li>• did not meet the spend criteria of RM 10,000 per annum, or</li> <li>• terminated his/her HSBC Amanah Credit Card-i upon inclusion into this programme, will automatically be re-designated to HSBC Amanah Basic Current Account-i after the expiry of the said 12-month period.</li> </ul>
Everyday Global Account-i	Eligible Customer who credited a monthly Gross Salary of RM1,000 and above to be credited in the Malaysian Ringgit denominated account
Home Smart-i Account	Eligible Customer who credited a monthly gross salary of RM5,000 and above; and had an existing housing financing of minimum RM500,000 with HSBC Amanah.

EXCEPT for the following categories of persons/accounts: -

- a) Permanent and/or contract employees of HSBC (including their subsidiaries and related companies) and their immediate family members (spouse, children, parents, brothers and sisters);
- b) Joint customers who are registered under Perks@Work Programme; and
- c) non-individuals or corporate customers

(hereinafter collectively referred to as the “**Eligible Customer(s)**”, “**You**” or “**Your**”).

## PARTICIPATION CRITERIA

7. To participate, You must, during Promotion Period:

- a. Be an Eligible Customer; and

- (i) Subject to Clause 6 above, apply for a HSBC Amanah Credit Card-i during the Promotion Period, with submission of full documentation; or
- (ii) Subscribe into any Shariah-compliant unit trust funds distributed by HSBC Amanah via the EZInvest module (see Table A below) in the HSBC Malaysia Mobile Banking App (referred to as "EZInvest"). The investment was via lump sum cash investment or Monthly Investment Plan (MIP).

Table A (List of Shariah-compliant unit trust funds offered via EZInvest):

No.	Unit Trust Fund Name
1	Principal Islamic Lifetime Sukuk Fund
2	Affin Hwang Aiiman Asia (ex Japan) Growth Fund
3	Maybank Global Mixed Asset-I Fund
4	Eastspring Investment Dana Al-Ilham
5	Principal Islamic Asia Pacific Dynamic Equity Fund
6	Aberdeen Islamic World Equity Fund

- 8. Subject to the terms and conditions of this Promotion, You stand a chance to receive maximum one (1) unit of the Gift upon fulfilment of the Participation Criteria, on a first come first served basis, subject to a **maximum of 2000 units** throughout the Promotion Period, notwithstanding that You may apply for more than one HSBC Amanah credit card-i (s) during the Promotion Period.
- 9. This Promotion is pooled together with "HSBC Bank RM50 Shopee eVoucher for Perks@Work Customers". HSBC Bank is the sole provider for the Gift.
- 10. You may be selected by the Bank to receive the Gift within one (1) month upon fulfilling Clause 7 and prior to approval of the Eligible Customer's Credit Card-i application.

#### Gift Terms and Conditions & Fulfilment

- 11. The following terms and conditions apply to the Gift:
  - a) The Gift is given on an "As Is" basis;
  - b) The Gift can only be used on Shopee mobile app and is subject to the terms and conditions of Shopee and the participating merchant;
  - c) The Gift is not valid in conjunction with any other vouchers, offers or promotions.
  - d) The Gift cannot be combined and accumulated.
  - e) The winners under this Promotion will be notified via email within 6 weeks upon fulfilment of Clause 7 ("Winners"). The email will be sent to the contact details of the Winners maintained in HSBC Bank's records.
  - f) The Gift will be delivered to the Winners in the form of a unique code via email sent by our fulfilment agency, Tri-E Marketing Sdn Bhd to Your email address maintained in Our record within one (1) month upon fulfilment of Clause 7. You shall key-in the unique code in the "Promo Code" box on Shopee's mobile prior to completing Your transaction in order to redeem the Gift.

- g) The Gift is applicable for one (1) time redemption only. Expiry date of the Gift will be stated in the redemption email and any unutilised Gift that has expired will not be replaced by Us.
- h) The Gift is not transferable and cannot be exchanged for cash, credit or in kind;
- i) We will not entertain any requests to deliver the Gift to a third party;
- j) We may process Your information, for purposes as provided in Our Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice) and Our Universal Terms and Conditions and disclose pertinent information to the fulfilment agency to facilitate delivery of the gift to the Winners. A copy of the Notice can also be downloaded from <https://www.hsbcamanah.com.my>
- k) We reserve the right to substitute the Gift with any other item of similar value at any time with three (3) days prior notice;
- l) Any loss or damage to the Gift is passed on to You upon delivery of the Gift;
- m) We are not in any way endorsing, sanctioning, approving or supporting the use of any brand or merchandise sold on Shopee. Any query and/or dispute on the usage of Gift must be directed to, and resolved directly with Shopee.

## General Terms and Conditions

- 12. At the time of Gift fulfilment, You must not be delinquent, closed, and/or invalid, dormant or cancelled within Our definition, otherwise You will be disqualified from receiving the Gift from this Promotion.
- 13. HSBC Amanah reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice and such amended terms and conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 14. HSBC Amanah reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah or any and all losses or damage suffered or incurred by the Eligible 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 have 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 this Promotion.

17. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Customer(s):

- (i) individual notice to the Eligible Customer (whether by written notice or via electronic means) sent to the Eligible Customer's latest address/email address as maintained in the HSBC Amanah records;
- (ii) press advertisements;
- (iii) notice in the Eligible Customer's composite statement(s);
- (iv) display at its business premises; or
- (v) notice on HSBC Amanah 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.

18. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

19. The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

- a. Universal Terms & Conditions of HSBC Amanah available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my) which consist of:
  - i. Generic Terms & Conditions;
  - ii. Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance
  - iii. Specific Terms & Conditions for Wealth and Personal Banking; and
  - iv. Cardholder Agreement;
- b. HSBC Online and Mobile Banking Terms and Conditions; and
- c. Perks@Work Terms & Conditions.
- d. HSBC Amanah EZInvest Q1 2022 Promotion Terms and Conditions

20. The Eligible Customer(s) is reminded that he/she will be responsible for all applicable government taxes or levies relating to this Promotion (if applicable).

21. 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.

22. HSBC Amanah decision on all matters relating to this Promotion shall be final and binding.