

TERMS & CONDITIONS

2024 Takaful Premier Elite Campaign ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) ("**FWD Takaful**") which is distributed by HSBC Amanah. This Promotion is sponsored by HSBC Amanah and FWD Takaful.
2. This Promotion runs from 6th March 2024 – 31st December 2024, both dates inclusive ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing or new HSBC Amanah Premier Customers as defined in clause 4 below who purchase any of the Participating Product(s) and meet the criteria set out herein ("**the Eligible Customer(s)**").
4. For the purpose of this promotion, new or existing HSBC Amanah Premier customers must meet and continuously having a Total Relationship Balance (TRB) of at least RM 3,000,000.

Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

HSBC Amanah Premier customer who have a TRB of at least RM3,000,000 with HSBC Amanah will be recognized as HSBC Amanah Premier Elite.

5. For the purpose of this Promotion, participating products are ("**Participating Product(s)**"):
 - i. Takaful Future Defender;
 - ii. Takaful LifeSelect Single;
 - iii. Takaful FutureSecure;
 - iv. Takaful Future Education;
 - v. Takaful Future Select Plus;
 - vi. Takaful Future Wealth;
 - vii. Takaful Lifestyle Protector Plus; and
 - viii. Takaful FutureMax.

PROMOTION MECHANICS

6. The Eligible Customer(s) who fulfill the following criteria will be rewarded with complimentary Club Marriot Hotel Membership worth RM828 ("**Reward**"):
 - i. Purchase in any Participating Product(s) listed in Clause 5 above and submits his/her application during the Promotion Period; and
 - ii. Meets and pays the minimum contribution required for the participating contribution plans below:
 - a) RM 500,000 **Single Contribution Plan** ("SP") or
 - b) RM 250,000 **Regular Contribution Plan** ("RP") whereby the contribution mode must be annual; and
 - iii. Certificate is issued by FWD Takaful by 31st December 2024.

Illustrations where an Eligible Customer(s) will be entitled to receive the Reward:

(i) Example 1: An Eligible Customer who participates in April 2024 with the following Participating Product and contribution amount

Participating Product(s)	Reward
Takaful Future Wealth RP RM 300,000 Annual Contribution	Club Marriot Hotel Membership worth RM 828

(ii) Example 2: An Eligible Customer who participates in May 2024 with the following Participating Product and contribution amount

Participating Product(s)	Reward
Takaful Life Select Single SP RM 600,000 Single Contribution	Club Marriot Hotel Membership worth RM 828

7. The contribution paid for each Participating Product(s) is required to meet the minimum contribution as stated in clause 6 (ii) and **cannot be combined**.

Illustrations where an Eligible Customer will not be entitled to the Reward:

- (i) Example 1: Eligible Customer purchased Participating Product(s) with RP of RM125,000 for two plans in March 2024. Eligible Customer will not qualify for Rewards since the Promotion **DOES NOT** allow customer to combine the contributions from both plans to be RM250,000 annual contribution.
- (ii) Example 2: Eligible Customer purchased Participating Product(s) with SP of RM250,000 for two plans in April 2024. Eligible Customer will not be entitled for Reward since the policy failed to achieve the minimum RM500,000 Single Contribution (SP).
- (iii) Example 3: Eligible Customer purchased a SP Participating Product(s) of RM300,000 and a RP Participating Product(s) of RM150,000 during the Promotion Period. Eligible Customer will not be entitled for Rewards as both plans are failed to achieve the minimum contribution.
8. Eligible Customer(s) will be notified by the respective Relationship Manager (“RM”) on the Reward within 2 months after the application and payment of Takaful contribution accepted by FWD Takaful.
9. The Club Marriot Hotel Membership validity is 1 year from the sign-up date. No further extension will be given upon expiry of membership.
10. Single contribution top up and contribution paid in advance will not be calculated to meet the minimum contribution requirement under the Promotion
11. If Eligible Customer(s) exercises cooling-off rights, cancel, surrender or revise plan benefits (i.e. reduce sum covered, reduce contribution, perform partial withdrawal/ surrender) within first 15 days upon certificate issued, the Eligible Customer(s) will not be entitled to the Reward and any such Reward shall be forfeited.
12. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Takaful product.
13. The Rewards is not transferable and cannot be exchanged for cash, credit or in kind.
14. HSBC Amanah reserves the right to substitute Reward with any other item of similar value at any time within five (5) days prior notice.

GENERAL TERMS & CONDITIONS

15. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice. For the avoidance of doubt, cancellation of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah and FWD Takaful for 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.

16. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
17. 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 have been advised of the possibility of such loss or damage.
18. 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.
19. HSBC Amanah may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - i. via electronic means;
 - ii. press advertisements;
 - iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - iv. display at its business premises; or
 - v. notice on HSBC Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
20. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
21. The below terms also apply:
 - a. Universal Terms and Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - i. Generic Terms and Conditions; and
 - ii. Special Terms and Conditions for Retail Banking and Wealth Management.
 - b. HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
 - c. The respective Terms and Conditions for the FWD Takaful's Participating Products.
22. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.
23. The Eligible Customers shall be personally responsible for any applicable taxes, rates.
24. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.
25. FWD Takaful being the underwriter of the Participating Products and responsible the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC Amanah is a third party distributor and accepts no liability for the products and services offered by FWD Takaful.