

AMENDED TERMS & CONDITIONS

Protect Direct & Big 3 Critical Illness Customer 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.
2. "**Promotion Period**" runs from 11 December 2023 to 30 June 2024, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to HSBC customers who purchase Protect Direct or Big 3 Critical Illness ("**Participating Takaful Plan**") via HSBC Amanah Website during the Promotion Period using HSBC cards as below:
 - (i) Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia (includes both primary and supplementary credit card/-i) ("**HSBC Credit Card/-i**");
 - (ii) Debit Card/-i issued by HSBC Bank or HSBC Amanah Malaysia ("**HSBC Debit Card/-i**")(hereinafter collectively referred to as the "**Eligible Cardholders**")
4. The following categories of persons are not eligible to participate in this Promotion:
 - i. Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period; and
 - ii. Non-individual or corporate HSBC Credit/ Debit Card/-i Cardholders.

PROMOTION MECHANICS

5. Eligible Cardholders who purchase any Participating Takaful Plan via HSBC Amanah Website stand to receive RM50 Touch 'n Go eWallet Reload PIN ("**Gift**") and 50% discount on 1st month contribution, subject to the following conditions:
 - i. Purchase any of the Participating Takaful Plan with HSBC Credit Card/-i or HSBC Debit Card/-i during the Promotion Period regardless of contribution amount whereby the contribution payment mode must be Yearly;
 - ii. The application and contribution payment of Participating Takaful Plan must be accepted by FWD Takaful during the Promotion Period; and
 - iii. Eligible Cardholder must enter the promo code "**HSBCCU23**" when proceed to make contribution payment for the Participating Takaful Plan.
6. The total allocation of the Gift under this Promotion is capped at first 30 customers only, on a first come first served basis.
7. In the event the Gift is fully redeemed, Eligible Cardholders are still entitled to get 50% discount on 1st month contribution.
8. Eligible Cardholders are entitled to receive only one (1) Gift for each purchase of a Participating Takaful Plan.
9. Eligible Cardholders will receive the Gift in the form of a unique code via email, to the Eligible Cardholder's email address registered in the purchase details when purchased the Participating Takaful Plan within 2 months after the Promotion Period, subject to the application and payment of Takaful contribution accepted by FWD Takaful.
10. The Participating Takaful Plan purchased by the Eligible Cardholders must not have been terminated during the Promotion Period in order for the Eligible Cardholders to receive the Gift.
11. The Gift is not transferable and non-exchangeable for cash, credit or in kind and is applicable for one (1) time redemption only. The Gift must be reloaded to a valid Touch 'n Go eWallet.
12. The Gift has a validity period of 6 months from the date it is generate. It is the responsibility of the Eligible Cardholders to utilise the Gift before it expires.
13. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. respectively. HSBC does not in any way endorse, sanction,

approve or support the use of the Gift or Touch 'n Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'n Go Sdn Bhd.

14. All other terms and conditions of the Participating Takaful Plan shall apply.
15. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Takaful Plan.

GENERAL TERMS & CONDITIONS

16. 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 by HSBC Amanah shall not entitle you to any claim or compensation against HSBC Amanah or FWD Takaful for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.

17. This Promotion's 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.
18. HSBC Amanah may communicate to the Eligible Cardholders in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC Amanah internet website(s);

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

19. 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, this terms shall prevail in relation to this Promotion.
20. The below terms also applies:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
 - (iv) FWD Takaful Protect Direct Product Disclosure Sheet & Certificate Wording.
 - (v) FWD Takaful Big 3 Critical Illness Product Disclosure Sheet & Certificate Wording.

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