

TERMS & CONDITIONS

Takaful FutureMax Sign Up Gift 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 26 February 2024 to 30 June 2024 (both dates inclusive).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions ("**Eligible Customer(s)**"):
 - i) Above 19 years of age; and
 - ii) New or existing HSBC Amanah Premier or Advance customers.
4. Participating product under this Promotion is Takaful FutureMax ("**Participating Takaful Product**"):

PROMOTION MECHANICS

5. Eligible Customer(s) who fulfil the following criteria stand to receive a customized tea set ("**Gift**"), on a first come first served basis:
 - i. The Eligible Customer(s) purchase the Participating Takaful Product as listed in clause 4 above via HSBC Amanah branches;
 - ii. Meets and pays the minimum contribution of RM20,000 with **yearly contribution mode** for the Participating Takaful Product. Eligible Customer(s) are allowed to purchase more than one plan to combine and make up the minimum contribution amount; and
 - iii. The application and payment of Participating Takaful Product are accepted by FWD Takaful during the Promotion Period.
6. The Gift is given out to the first 100 Eligible Customer(s) only, on a first come first served basis.
7. Each Eligible Customer(s) only entitled for one (1) Gift regardless of the number of Participating Takaful Product(s) purchased.

Example 1

If Eligible Customer(s) purchase a Participating Takaful Product of RM20,000 with yearly contribution mode during the Promotion Period, Eligible Customer(s) stand to receive one (1) Gift.

Example 2

If Eligible Customer(s) purchase three (3) Participating Takaful Product of RM20,000 each with yearly contribution mode during the Promotion Period, Eligible Customer(s) stand to receive one (1) Gift.

Example 3

If Eligible Customer(s) purchase two (2) Participating Takaful Product of RM10,000 each with yearly contribution mode during the Promotion Period, Eligible Customer(s) stand to receive one (1) Gift.

Example 4

If Eligible Customer(s) purchase a Participating Takaful Product of RM10,000 with yearly contribution mode during the Promotion Period, Eligible Customer(s) will not be entitled for the Gift since the contribution amount failed to achieve the minimum RM20,000.

Example 5

If Eligible Customer(s) purchase a Participating Takaful Product of RM20,000 with monthly/quarterly/half yearly contribution mode during the Promotion Period, Eligible Customer(s) will not be entitled for the Gift since the contribution mode is not in yearly.

8. Eligible Customer(s) will be notified by the respective HSBC Amanah branches via phone call or email on the Gift entitlement within 3 months after the Promotion Period ends. The Gift can be collected at the respective HSBC Amanah Branches.
9. If Eligible Customer(s) exercises cooling-off rights, cancellation or termination for the issued certificate before the Gift is given out to Eligible Customer(s), the Eligible Customer(s) will not be entitled to the Gift and any such Gift to the Eligible Customer(s) shall be forfeited.
10. The Gift is not transferable and non-exchangeable for cash, credit or in kind.
11. All other terms and conditions of the Participating Takaful Product shall apply.

GENERAL TERMS & CONDITIONS

12. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days prior notice.
13. 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.
14. 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.
15. HSBC Amanah may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - i. electronic means;
 - ii. press advertisements;
 - iii. display at its business premises; or
 - iv. notice on HSBC Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
16. 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.
17. The below terms also apply:
 - i. HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbcamanah.com.my;
 - ii. HSBC's Notice Relating to the Personal Data Protection Act 2010;
 - iii. The relevant Terms and Conditions governing Takaful FutureMax.
18. 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.
19. The Eligible Customer(s) shall be responsible for any applicable taxes.
20. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.
21. FWD Takaful being the underwriter of the Participating Takaful Product is fully responsible for the Participating Takaful Product and 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.