TERMS & CONDITIONS

HSBC Amanah Credit Card-i(s) Acquisition Promotion Q4 2026 *("**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**":

   a. "**Sign-Up Period**" runs from **01 October 2026 to 31 December 2026,** both dates inclusive for customers to apply for a primary Participating HSBC Amanah Credit Card-i; and

   b. "**Welcome Period**" means 60 days from the date stated in the card mailer or by 1 March 2027, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to New or Existing Primary Cardholders who apply at least one of the following primary Participating HSBC Amanah Credit Card-i as set out in Table 1 below **("Eligible Customer(s)")** during the Sign-Up Period:

Table 1: Participating HSBC Amanah Credit Card-i

HSBC Amanah Malaysia Berhad	• HSBC Amanah Premier World Mastercard Credit Card-i • HSBC Amanah MPower Platinum Credit Card-i

4. For the purpose of the Promotion:

   a. **"Premier customer"** means customer who hold Premier or Premier Elite status with HSBC Amanah
   b. **"Non-Premier customer"** means customer who does not hold Premier or Premier Elite status with HSBC Amanah
   c. **"New Primary Cardholder"** means new primary cardholder of HSBC Amanah Credit Card-i who currently does not hold any existing primary HSBC Amanah Credit Card-i(s) for the past 12 months prior to the date of application.
   d. **"Existing Primary Cardholder"** means existing primary cardholder of HSBC Amanah Credit Card-i.

5. The following categories of person are **not eligible** to participate in this Promotion:

   a. Existing Cardholder(s) who have cancelled any of his/her Participating HSBC Amanah Credit Card-i(s) in the past twelve (12) months prior to the date of credit card application under this Promotion; and/or

   b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/or

   c. Cardholder(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorized third parties; and/or

   d. Cardholder(s) who apply for a new primary Participating HSBC Amanah Credit Card-i in a way of transferring credit limit from his/her existing HSBC Amanah Credit Card-i(s); and/or

   e. Cardholder(s) whose HSBC Credit Card-i(s) has been upgraded or downgraded to any Participating HSBC Amanah Credit Card-i; and/or

   f. Eligible Customer(s) whose Participating HSBC Credit Card-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Reward will not be eligible to join and/or receive any Reward under this Promotion.

6. If an Eligible Customer(s) applies for a credit card-i does not hold Premier status at the time of fulfilment, the Reward will be fulfilled under the Non-Premier category.

PROMOTION MECHANICS

7. Eligible Customer(s) who fulfills the following criteria is entitled to receive Reward on a first come first serve basis, subject to the terms and conditions herein:-

   a. Apply for any Participating HSBC Amanah Credit Card-i(s) and complete the application including submission of necessary income documents:

   b. Meet the Criteria as set out in Table 2 below; AND

   c. Must have registered for HSBC Malaysia Mobile Banking and log into the HSBC Malaysia Mobile Banking app within the Welcome Period

   (the "**Participating Criteria**").

Table 2: Rewards

<table>
<tr><th>Category</th><th>Eligible Customer</th><th>Rewards</th><th>Criteria</th></tr>
<tr><td rowspan="2">Premier Customers</td><td>New Primary Cardholder</td><td>24' Samsonite Luggage ("Samsonite Luggage")</td><td rowspan="2">Spend minimum RM3,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period</td></tr>
<tr><td>Existing Primary Cardholder</td><td>RM200 Cashback</td></tr>
<tr><td rowspan="4">Non-Premier Customers</td><td rowspan="3">New Primary Cardholder</td><td>0% Cash Instalment Plan ("CIP") for 12 months capped at RM15,000</td><td>Activate the Participating HSBC Amanah Credit Card-i within the Welcome Period</td></tr>
<tr><td colspan="2">OR</td></tr>
<tr><td>RM400 Cashback</td><td rowspan="2">Spend minimum RM3,000 (or equivalent in foreign currency) cumulative Retail Spends within the Welcome Period</td></tr>
<tr><td>Existing Primary Cardholder</td><td>RM200 Cashback</td></tr>
</table>

8. **"Retail Spend(s)**" for this Promotion are those transactions that are charged to the Participating HSBC Amanah Credit Card-i (single or cumulative receipt):
   a. **includes**: local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and
   b. **excludes**: Cash Advance, Late Payment Compensation, Profit Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Transfer Instalment ("**BTI**"), Cash Instalment Plan ("**CIP**"), Card Instalment Plan (**"IPP"**) and Smart Cash Plus ("**SCP**").

9. For avoidance of doubts, Retail Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period in HSBC's system and HSBC will not be held responsible for any late posting.

10. Eligible Non-Premier Customer who opts for 0% CIP offer shall not be eligible for RM400 Cashback, and vice versa. In the event that Eligible Customer requests to switch the reward, HSBC reserves the right to reverse and/or claw back the RM400 Cashback and/or decline the 0% CIP application.

CASHBACK TERMS & CONDITIONS

11. The Cashback will be credited into the primary Eligible Customer's Participating HSBC Amanah Credit Card-i account which first satisfies Clause 7 above, within 120 days after the Welcome Period and this will be reflected in the primary Eligible Customer's Participating HSBC Amanah Credit Card-i statement in the following month after crediting.
12. The Cashback is not transferable and cannot be exchanged for cash, credit or in kind.
13. HSBC Amanah reserves the right to substitute Cashback with any other item of similar value at any time with three (3) days prior notice.

SAMSONITE LUGGAGE TERMS & CONDITIONS

14. Eligible Premier Customer who meets the Participation Criteria per Clause 7 above stands to receive one (1) unit of Samsonite Luggage, on a first come first served basis, subject other terms and conditions herein.
15. The total units of the Samsonite Luggage to be given out is 250 units which is pooled together with HSBC Credit Cards Acquisition Promotion Q4 2026.
16. The Samsonite Luggage is not transferable and cannot be exchanged for cash, credit or in kind.
17. HSBC Amanah reserves the right to substitute the Samsonite Luggage with any other item of similar value at any time with three (3) days prior notice.
18. In the situation where the Samsonite Luggage has been fully given out according to the total allocation of units in Clause 15, the Eligible Customer(s) will stand to receive RM400 cashback.
19. The Samsonite Luggage will be couriered within sixteen (16) weeks after the end of Promotion Period to the Premier Eligible Customer's address as maintained in HSBC's records. HSBC will not entertain any early fulfillment request or request to deliver the Sign-Up Gift to an overseas address, a P.O Box address and/or address other than that maintained in HSBC's record. During the call for delivery address confirmation, the Premier Eligible Customer with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive Samsonite Luggage on behalf of the said Premier Eligible Customer.
20. HSBC will contact the Premier Eligible Customers at the registered phone number maintained in HSBC Bank's records to notify the Premier Eligible Customers on the details of the authorised agent who will be contacting the Premier Eligible Customers for delivery address confirmation.
21. HSBC may process Premier Eligible Customer's information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and HSBC's Universal Terms and Conditions and disclose pertinent information to the fulfillment agency to facilitate delivery of the Samsonite Luggage to the Premier Eligible Customers.
22. The Samsonite Luggage is given on an "as is" basis, in any model and colour that is available and does not include any accessories or items shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
23. HSBC Amanah will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Samsonite Luggage under this Promotion.
24. Any loss or damage to the Samsonite Luggage is passed on to the Premier Eligible Customers upon delivery.
25. To the fullest extent permitted by law, HSBC Amanah expressly excludes and disclaims any representations, warranties or endorsement, 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 Samsonite Luggage.
26. Samsonite is not a participant in or sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Samsonite. We are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Samsonite. Any query and/or dispute on the quality and usage of the luggage must be directed to and be resolved directly with Samsonite.

0% CIP OFFER

27. Non-Premier New Primary Cardholders who opt for 0% Cash Instalment Plan (CIP) Offer as set out in Table 3 subject to the terms and conditions herein.

Table 3: 0% CIP for Non-Premier New Primary Cardholder

Eligible Customer	Eligibility Criteria	CIP Offer
Non-Premier New Primary Cardholder	Apply for CIP at 0% p.a. profit rate during the credit card application or within Welcome Period	CIP at 0% p.a for 12 months capped at RM15,000

28. A Non-Premier New Primary Cardholder may apply for CIP via his/her Participating HSBC Amanah Credit Card-i at 0% p.a. profit rate and pay the CIP amount ("CIP Amount") together with the applicable profit rate in equal monthly instalments ("CIP Monthly Instalment") for a payment period of 12 months ("CIP Tenure").

29. To participate in this 0% CIP Offer, Non-Premier New Primary Cardholder must apply for the CIP during the credit card-i application or within Welcome Period and in accordance to the terms below:

    i. By completing the CIP portion of Participating HSBC Amanah Credit Card-i application form or CIP form;

    ii. Provide details of his/her Nominated Bank Account. 'Nominated Bank Account' refers to an active bank account held with a banking institution licensed by Bank Negara Malaysia, nominated by the Eligible Cardholder to receive the transfer of the CIP Amount

    iii. After CIP application is approved, the New Primary Cardholder will not be able to change/alter the CIP Tenure, CIP Amount and/or the CIP Monthly Instalment;

    iv. The minimum CIP Amount for the CIP application is RM1,000 and shall not exceed 60% of the newly approved credit limit of New Primary Cardholder's Participating HSBC Amanah Credit Card-i.

30. CIP at 0% for 12 months capped at RM15,000 is one time offer for each Non-Premier New Primary Cardholder.

31. In the event the CIP is applied together with Balance Transfer Instalment (BTI) and the combined amount of CIP and BTI exceed 60% of the newly approved credit limit of the Participating HSBC Amanah Credit Card-i, the application for BTI shall take priority for approval. In this instance, the CIP Amount will be reduced to not be lower than RM1,000. However, if the CIP Amount is lower than RM1,000, HSBC Amanah reserves the right to reject the CIP application.

32. The transfer of the approved CIP Amount to Non-Premier New Primary Cardholder's Nominated Bank Account will commence within fourteen (14) working days from the date of CIP application approved. The Non-Premier New Primary Cardholder will be notified of his/her approved CIP via SMS to the Non-Premier New Primary Cardholder's mobile phone number or address respectively maintained in HSBC's records.

33. HSBC Amanah reserves the right to:

    i. Approve the CIP Amount applied; or

    ii. Approve the CIP Amount at a lower amount. HSBC will notify the Non-Premier New Primary Cardholder if the approved CIP amount is lower than what was applied for; or

    iii. Decline the CIP application, as HSBC deems fit. HSBC is not obliged to assign any reason to the Non-Premier New Primary Cardholder with regards to the exercise of its discretion pursuant to this clause.

34. If the New Primary Cardholder wishes to opt for an early settlement of the CIP, the Non-Premier New Primary Cardholder shall give HSBC Amanah prior notice by calling HSBC's Contact Centre. Once the early settlement request is processed by HSBC Amanah, the total unbilled principal CIP Amount shall immediately become due and payable as an outstanding amount in the Participating HSBC Amanah Credit Card-i account.

35. The CIP is also subject to HSBC Amanah Bank's Cash Instalment Plan Terms and Conditions ("CIP Terms and Conditions"), a copy of which can be downloaded from www.hsbcamanah.com.my/credit-cards/features/cash-instalment-plan/.

GENERAL TERMS & CONDITIONS

36. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
37. HSBC Amanah may communicate to the Eligible Customer in relation to this Promotion via:
    a. via electronic means;
    b. press advertisements;
    c. notice in the Eligible Customer's credit card statement(s) or composite statement;
    d. display at its business premises; or
    e. notice on HSBC internet website(s);

    such notices shall be deemed to be effective on and from the 4th day after its delivery.
38. 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.
39. The below terms also apply:
    a. HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
    b. HSBC Amanah Cardholder Agreement;
    c. HSBC Amanah Tariffs and Charges; and
    d. HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
40. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
41. The Eligible Customer(s) shall be responsible for any applicable taxes.
42. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.