

TERMS & CONDITIONS

HSBC Amanah Spend, Save & Maintain Promotion 2025 ("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" consists of:
- (a) "Sign-Up Period" runs from **01 October 2025 to 31 January 2026**, both dates inclusive.
 - (b) "Welcome Period" means 60 days from the date stated in the Credit Card mailer or by 31 March 2026, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to the following categories of customers who apply for at least one (1) Savings Account-i and/or one (1) Credit Card-i as set out in Table 1 below during the Sign-Up Period:
- (a) New to Bank customers;
 - (b) Existing Primary Cardholders; and
 - (c) Existing Supplementary Cardholders
(collectively referred to as "**Eligible Customer(s)**").

Table 1: Participating Product(s)

Participating Savings Account-i ("Savings Account-i")	<ul style="list-style-type: none">• HSBC Amanah Advance Account-i• HSBC Amanah Advance Everyday Global Account-i <p>*only sole account(s) are eligible</p>
Participating HSBC Credit Card-i ("Credit Card-i")	<ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i

4. For the purpose of this Promotion:
- (a) "**New to Bank Customers**" is defined as new customers who do not hold any existing HSBC or HSBC Amanah products in the past 12 months prior to the starting date of the Promotion Period.
 - (b) "**Existing Primary Cardholders**" is defined as existing customers who hold only HSBC primary credit card/-i(s) and do not maintain any other banking products with the Bank.
 - (c) "**Existing Supplementary Cardholders**" is defined as existing customers who hold only HSBC supplementary credit card/-i(s) and do not maintain any other banking products with the Bank.
5. The following categories of persons are **not eligible** to participate in this Promotion:
- (a) Existing Customer(s) who have cancelled his/her banking products in the past twelve (12) months prior to the date of Participating Product 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; and/or
 - (d) Cardholder(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - (e) Cardholder(s) whose HSBC Credit Card/-i(s) has been upgraded or downgraded to any Participating HSBC Credit Card/-i; and/or
 - (f) Non individual or corporate customers; and/ or
 - (g) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Participating Savings Account-i and/or Participating HSBC Amanah Credit Card-i are dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Rewards will not be eligible to join and/or receive any Rewards under this Promotion.

PROMOTION MECHANICS

7. Historically, Eligible Customer(s) who applied for Participating Product(s) through the Eligible Channels and completed the application and thereafter fulfilled the Participating Criteria was receiving Hibah (Rewards) as stipulated in Table 2 below.

8. Similarly, this Promotion's rewards and mechanics are strictly based on the historical disclosures. Any disclosure of historical rewards shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such reward in the future. The provision of Reward is not guaranteed but may be given at HSBC Amanah's sole discretion. The customer may or may not be considered to receive the reward.
9. Table 2 below sets out the historical Reward awarded from 1 September 2022 to 1 August 2025 ("Historical Period").

Table 2: Historical Rewards and Consideration Criteria

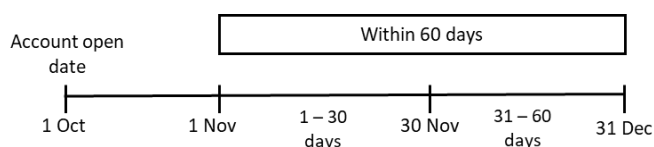
Customer Segment	Product Applied For	Eligible Channels	Participation Category	Consideration Criteria	Historical Rewards
(i) New to Bank (ii) Existing Supplementary Cardholders	Savings Account-i & Credit Card-i	i. HSBC Branches ii. Mobile Sales	1a	i. Minimum RM3,000 funded into Savings Account-i within 60 days ³ ; and ii. Minimum RM3,000 Retail Spend on Credit Card-i within Welcome Period	RM300 Cashback + 24" Samsonite luggage ¹ ("Samsonite luggage")
			1b	i. Minimum TRB ² of RM30,000 & above maintained within 60 days ³ ; and ii. Credit Card-i applied for must be approved	RM600 Cashback
Existing Primary Cardholders	Savings Account-i	i. HSBC Branches ii. Mobile Sales iii. Tele-sales	2a	Minimum TRB ³ of RM30,000 & above maintained within 60 days ³	RM600 Cashback

Note:

¹ Samsonite luggage is to be given out on first come first served basis and the total units to be given out are 1,000 units.

² Total Relationship Balance (TRB) includes any Deposits in Current Account-i, Savings Account-i, Term Deposit-i, and/or Investments in Shariah-compliant Unit Trust funds, Structured Investment-i, Dual Currency Investment-i and/or Sukuk, and/or Cash Value from Family Takaful products with investment-linked and savings components.

³ 60 days was calculated from the 1st day of the next calendar month following the day of account opening. Please see illustration below:



10. For the purpose of Category 1b and 2a under this Promotion, TRB was calculated based on **Monthly Average TRB**:

$$\text{Monthly Average TRB} = \frac{\text{sum of daily day-end TRB for a given month within the 60 days}^3}{\text{number of days in that month}}$$

11. An illustration on Monthly Average TRB using 30-day calendar month:

Date	Daily Day-End TRB
1 st to 15 th (15 days)	RM 50,000
16 th to 30 th (15 days)	RM 35,000

Total Daily Day-End TRB	(RM 50,000 x 15 days) + (RM 35,000 x 15 days) = RM 1,275,000
Number of days in the month	30 days
Monthly Average TRB	RM 1,275,000 / 30 days = RM 42,500

12. To be considered for the Rewards under Category 1a,

- i) **“Retail Spend(s)”** for this Promotion are those transactions that are charged to the Participating HSBC Credit Card-i, which includes spends on Supplementary Card (single or cumulative receipt):
 - (a) **includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, takaful, standing instructions/ auto-billing; and
 - (b) **excludes:** Cash Advance, Late Payment Fee, Management Fee 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 Conversion Plan (**“BCP”**), Balance Transfer Instalment (**“BTI”**), Cash Instalment Plan (**“CIP”**), Card Instalment Plan (**“IPP”**) and Smart Cash Plus (**“SCP”**).
- ii) 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.
- iii) Fund in of minimum RM3,000 for this Promotion must be in a single transaction amount of RM3,000 deposited into the Participating Savings Account in any one month within the 60 days³.

13. To be considered for the Rewards under Category 1a or 1b, the following requirements was met:

- i) the first Participating Product (either participating Savings Account-i or Participating Credit Card) signed up must be within Sign-Up Period; and
- ii) the application dates for the Participating Savings Account-i and Participating Credit Card-i should not be more than 30 days apart.

14. To be considered for the Reward of RM600 Cashback under Category 1b and 2a, Eligible Customer(s) met the minimum TRB of RM30,000 in any one month within the 60 days³.

15. Please refer to the Table 3 below for the illustrations on Rewards entitlement:

Table 3: Illustration on the Rewards given

Customer Segment	Product Applied For	Minimum RM3,000 funded into Savings Account-i within 60 days ² and RM3,000 spent on Credit Card-i within 60 days from card approval date	Minimum TRB ³ of RM30,000 & above maintained within 60 days ²	Total Rewards
New to Bank and Existing Supplementary Cardholders	Savings Account-i & Credit Card-i	√ (Got RM300 Cashback+ Samsonite luggage ¹)	√ (Got RM600 Cashback subject to Credit Card-i being approved)	RM900 Cashback + Samsonite luggage ¹
	Savings Account-i & Credit Card-i	× (No reward)	√ (Got RM600 Cashback subject to Credit Card-i being approved)	RM600 Cashback
	Savings Account-i & Credit Card-i	√ (Got RM300 Cashback+ Samsonite luggage ¹)	× (No reward)	RM300 Cashback + Samsonite luggage ¹

	Savings Account-i only	Not considered for any reward	Not considered for any reward	Not considered for any reward
	Credit Card-i only	× (No reward)	× (No reward)	Not considered for any reward
Existing Primary Cardholders	Savings Account-i		√ (Got RM600 Cashback)	RM600 Cashback
	Savings Account-i		× (No reward)	Not considered for any reward

TERMS & CONDITIONS FOR REWARDS

16. The Rewards, if any will be fulfilled within the timeline as set out in table below:

Product Applied For	Category	Rewards	Fulfilment Method & Timeline
Savings Account-i & Credit Card-i	1a	RM300 Cashback + Samsonite luggage	Cashback was credited to Eligible Customer's Participating Credit Card-i within 120 days after the Participating Criteria was fulfilled and it was reflected in the Participating Credit Card-i statement the following month after crediting. Samsonite Luggage will be delivered to the address as per HSBC record within 120 days after the Welcome Period.
Savings Account-i	1b / 2a	RM600 Cashback	Cashback was credited to Eligible Customer's HSBC Amanah Primary Credit Card-i within 60 days after the Participating Criteria was fulfilled and it was reflected in the Eligible Customer's first HSBC Amanah Primary Credit Card-i statement the following month after crediting.

17. The Rewards were not transferable and cannot be exchanged for cash, credit or in kind.

18. HSBC Amanah reserves the right to substitute the Rewards with any other item of similar value at any time with three (3) days prior notice.

Cashback

19. In the event the Eligible Customer opened more than one (1) Participating Savings Account-i and/or Participating Credit Card-i, the Eligible Customer was only receiving the Reward once for each category.

20. If the Eligible Customer hold more than one (1) HSBC primary credit card-i including the Participating Credit Cards applied during the Promotion Period, the Reward was credited to the Eligible Customer's first primary credit card.

Samsonite Luggage

21. The total units of the Samsonite luggage to be awarded are 1,000 units, on first come first served basis. The total allocation of the units to be given out is pooled together with HSBC Spend, Save & Maintain Promotion 2025. HSBC Bank is the sole provider of Samsonite luggage in this Promotion.

22. The Samsonite luggage will be couriered to the Eligible Customer's address as maintained in HSBC's records. HSBC will not entertain any early fulfillment request or request to deliver the 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, Eligible Customers with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Samsonite luggage on his/her behalf.

23. HSBC will contact the Eligible Customers at the registered phone number maintained in HSBC Bank's records to notify the Eligible Customers on the details of the authorised agent who will be contacting the Eligible Customers for delivery address confirmation.

24. HSBC may process 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 Eligible Customers.

25. The Samsonite luggage was given on an “as is” basis, in any colour and model that was available and did not include any accessories or items shown in the leaflet or website or any marketing materials, as they were for illustration purposes only.
26. HSBC 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.
27. Any loss or damage to the Samsonite luggage is passed on to the Eligible Customers upon delivery.
28. To the fullest extent permitted by law, HSBC 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 the Samsonite luggage.
29. 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.

GENERAL TERMS & CONDITIONS

30. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
31. 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.
32. 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.
33. The below terms also apply:
 - a. HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbcamanah.com.my;
 - b. HSBC Amanah Cardholder Agreement;
 - c. HSBC Amanah Tariffs and Charges; and
 - d. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
34. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
35. The Eligible Customer(s) shall be responsible for any applicable taxes.
36. HSBC Amanah’s decision on all matters relating to this Promotion shall be final and binding.