

TERMS & CONDITIONS

HSBC / HSBC Amanah Mortgage Refinancing Reward Campaign 2025/2026 ("Campaign")

CAMPAIGN PERIOD

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 referred to as "HSBC").
2. "Campaign Period" runs from **03rd December 2025 to 31st March 2026**, both dates inclusive.

ELIGIBILITY CRITERIA

3. This Campaign is open to all individuals who fulfil the following conditions ("Eligible Customer(s)"):
 - (i) Malaysian and Non-Malaysian; and
 - (ii) Resident and Non-Resident; and
 - (iii) 18 years of age and above.
4. The following individuals are not eligible to participate in this Campaign:
 - (i) Non-individuals and corporate customers;
 - (ii) Any individual(s) who is subject to sanctions, assets freezes, prohibitions or restrictions under applicable sanction laws and regulations or HSBC Sanctions Policy, including:
 - (a) parties named on certain sanctions lists issued by the UN, UK, HK, EU or US;
 - (b) parties named on a sanction list issued by the competent authority in Malaysia;
 - (c) individuals residing in certain country/region location which include Iran, North Korea, Syria, Cuba, Non-Ukrainian Government Controlled Areas of Ukraine (subject to change from time to time); or
 - (d) the Government of Iran, North Korea, Syria, and Venezuela (subject to change from time to time) including any person who controlled by, act directly or indirectly for or on behalf of, any of the foregoing.
5. By participating in this Campaign, the Eligible Customers hereby expressly agree to be bound by these Terms & Conditions.

CAMPAIGN MECHANICS

6. Eligible Customers who apply for a HSBC home loan/financing ("Facility") for residential properties and/or serviced apartments during the Campaign Period will be entitled to receive either a Travel Voucher or Apple Gift Card ("Gift") worth RM1,288 at customer's own preference. The eligibility is subject to the following criteria and other terms and conditions herein:
 - (i) The Facility amount approved and accepted by the Eligible Customer must be RM800,000 and above ("Facility Amount")
 - (ii) The Facility shall be for:-
 - (a) external refinancing with or without cash out;
 - (b) internal refinancing (For avoidance of doubt, the existing outstanding balance is excluded from the calculation of the minimum Facility Amount required); or
 - (c) financing of unencumbered properties.
 - (iii) All outstanding fees and charges related to the Facility must be settled by the Eligible Customer prior to first disbursement; and
 - (iv) The Facility's first disbursement must occur within 153 calendar days from the application approval date. ("Participation Criteria")
7. The Facility under this Campaign is subject to the limit prescribed under Foreign Exchange Policy for a Non-Resident customer.
8. The Gift will be delivered to Eligible Customers who meet the Participation Criteria in Clause 6 above within two (2) months from the Facility's first disbursement date, subject to Clause 9 below.

9. The following terms and conditions apply to the Gift:-
 - (i) Eligible Customers consent to HSBC sharing their information to a third party (i.e. partner vendor) for Gift fulfilment purposes.
 - (ii) Eligible Customers must have a valid email address and contact number maintained in HSBC's records at the point of fulfilment, which must be the same as the email address used in the mortgage application form. The e-voucher code for either Gift will be emailed to the Eligible Customer's email address once verified.
 - (iii) Should the email address or contact number require amendments, Eligible Customers is responsible to update the email address via Contact Centre or Branch walk-in before Gift fulfilment.
 - (iv) If the Eligible Customer fails to respond to vendor's email verification for Gift selection within 30 calendar days from the first email contact, the Gift will be forfeited.
 - (v) HSBC will not be held liable for any non-receipt, mishaps, injuries, or accidents that may occur during fulfilment or usage of the Gift under this Campaign.
 - (vi) HSBC reserves the right to substitute or vary the Gift with an alternative gift of similar value at any time with 3 days prior notice.
 - (vii) The Gift is not transferable or exchangeable in part or in full for cash, credit, or in kind and is applicable for one (1) time redemption only. Any unutilised e-voucher that has expired will not be replaced by HSBC.
 - (viii) Usage of the Gift is subject to the terms and conditions imposed by CG Computers Sdn Bhd and Trip.com / Agoda International Sdn Bhd.
 - (ix) Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with CG Computers Sdn Bhd and/or Trip.com / Agoda Sdn Bhd . CG Computers Sdn Bhd and Trip.com / Agoda Sdn Bhd are not sponsors of this Campaign. The trade name and logo of Apple Inc. and/or Trip.com / Agoda Sdn Bhd are trademarks belonging to Apple Inc. and/or Trip.com / Agoda Sdn Bhd . HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of the Gift or any brand, merchandise or services sold or provided by CG Computers Sdn Bhd and/or Trip.com / Agoda Sdn Bhd .

GENERAL TERMS & CONDITIONS

1. By participating in this Campaign, Eligible Customers agree and consent for his/her personal data being collected, processed, used and disclosed by HSBC:
 - (i) for the sole purpose of running this Campaign; and
 - (ii) to HSBC's authorised service provider for the fulfilment of the Gift.
2. HSBC reserves the right to determine at its discretion all matters arising out of or in connection with this Campaign, including:
 - (i) Eligibility of the customers to participate in this Campaign; and/or
 - (ii) Eligibility of the fulfilment criteria for customers to receive the Gift.

HSBC is entitled to withdraw the package if the customer(s) selected is subsequently found to be ineligible to participate in this Campaign.
3. HSBC reserves the right to amend the Terms & Conditions and cancel this Campaign if necessary, with 3 days' prior notice.
4. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
 - (i) electronic means;
 - (ii) press advertisements;
 - (iii) display at HSBC business premises; or
 - (iv) notice on HSBC website at www.hsbc.com.my;
 - (v) notice on Eligible Customer(s)' composite statement;

where such notices shall be deemed to be effective immediately on and from the 4th day after its delivery/publication/display/post as per the manner described herein.
5. HSBC shall not be responsible for any loss or damage arising from or in connection to this Campaign save and except for any individual or Eligible Customers' loss or damage suffered or incurred as a direct result of HSBC's gross negligence.
6. HSBC shall not be liable for any default due to any act of God or any event beyond reasonable control of HSBC.
7. Eligible Customers shall be personally responsible for all applicable taxes in relation to this Campaign.
8. HSBC's decision on all matters relating to this Campaign shall be final and binding.