

**TERMS & CONDITIONS**  
 HSBC Travel CashBonanza Promotion (“Promotion”)

**PROMOTION 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 as “**HSBC**”).
2. “**Promotion Period**” runs from **22 May 2023 to 30 September 2023**, both dates inclusive and comprising the following periods:

**Table 1: Promotion Period**

Promotion Month	Promotion Dates
1	22 May 2023 to 30 June 2023
2	1 July 2023 to 31 July 2023
3	1 August 2023 to 31 August 2023
4	1 September 2023 to 30 September 2023

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC/HSBC Amanah Credit Card/-i(s) as set out in Table 2 below (“**Eligible Cardholders**”). For avoidance of doubt, the Eligible Spend and Promotion Entries made by the supplementary cardholders will be consolidated and only the primary cardholders of Participating HSBC/HSBC Amanah Credit Card/-i(s) stand to receive the Prizes.

**Table 2: Participating HSBC/HSBC Amanah Credit Card/-i(s)**

<b>HSBC Bank Credit Card</b>	<ul style="list-style-type: none"> <li>• HSBC Advance Visa Platinum Credit Card</li> <li>• HSBC Visa Signature Credit Card</li> <li>• HSBC Visa Platinum Credit Card</li> <li>• HSBC Premier Travel Credit Card</li> <li>• HSBC Premier World Mastercard Credit Card</li> <li>• HSBC Mastercard Platinum Credit Card</li> <li>• HSBC TravelOne Mastercard Credit Card</li> </ul>
<b>HSBC Amanah Credit Card-i</b>	<ul style="list-style-type: none"> <li>• MPower Visa Platinum Credit Card-i</li> <li>• MPower Visa Credit Card-i</li> <li>• HSBC Amanah Premier World MasterCard Credit Card-i</li> </ul>

4. The following categories of persons are **not eligible** to participate in this Promotion:
  - a. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
  - b. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card-i(s).
5. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia only can participate in the Weekly CashBack and not eligible to participate in the Grand Prize and Monthly CashBack draw.
6. Existing Cardholders whose Participating HSBC/HSBC Amanah Credit Card/-i(s) and/or any other HSBC/HSBC Amanah credit card/-i(s) 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 rewards under this Promotion.
7. **Registration is required for participation to win the Grand Prize and Monthly CashBack** and the registration process is as follows:

Registration process:

- a. SMS: N9<space>your last 6-digit Participating HSBC/HSBC Amanah Credit Card/-i(s) number to 66300; or
- b. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the registration instructions as stated therein; or
- c. Follow the registration instructions in the EDM invitation or respective marketing communication materials.

Note: Standard telecommunication charges will apply for each SMS registration sent.

8. For SMS registration, it can be performed by either primary or supplementary Cardholder using the mobile number maintained in HSBC's records. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost requesting to re-register. The Eligible Cardholders must ensure they have keyed in the correct Participating HSBC/HSBC Amanah Credit Card/-i number in the SMS to register successfully.

9. **No registration is required to participate to win the Weekly CashBack.**

#### PROMOTION MECHANICS

10. Each primary Eligible Cardholder stands to receive maximum one (1) unit of Grand Prize or Monthly CashBack and three (3) units of Weekly CashBack throughout the Promotion Period in accordance with the terms and conditions herein.

#### Grand Prize and Monthly CashBack

11. To win the Grand Prize and Monthly CashBack (refer to Table 6 for the prize details), the Eligible Cardholders must earn promotion entries ("**Promotion Entries**") based on the Spend Criteria in Table 4 during the Promotion Period.

12. "**Eligible Spend**" includes all local and overseas retail transactions (including online transactions and QR Pay), 0% instalment plans; e-wallet\*\* top ups; and **excludes** cash advances, Balance Transfer Instalment, standing instructions/auto-billing, finance charges/management fees, annual fees and Sales and Services tax (SST).

\*\* E-wallet means e-wallet(s) in Malaysia only which includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.

13. The tracking of the Eligible Spend is based on posting dates (Malaysian Time) and HSBC will not be held responsible for any late posting.

**Table 4: Promotion Entries based on Spend Criteria**

Category	Spend Criteria	Number of Promotion entry(ies)
1	Every RM100 Eligible Spend in local currency	1
2	Every Spend using ApplePay/Google Pay	2
3	Every RM100 equivalent Eligible Spend in Foreign currency	10
4	Every approved Balance Conversion Plan or Cash Instalment Plan with Participating HSBC/HSBC Amanah Credit Card/-i	10
5	Perform 1 transaction (with no minimum spend) with *new/renewal Participating HSBC/HSBC Amanah Credit Card/-i (except HSBC TravelOne Mastercard Credit Card)	10
6	Perform 1 transaction (with no minimum spend) with new HSBC TravelOne Mastercard Credit Card	20

\* This includes credit card application made before 22 May 2023 but activation is done during the Promotion Period.

## Weekly CashBack

14. The Weekly Cashback to be given out under this Promotion are pooled together with HSBC Amanah Travel CashBonanza Promotion and HSBC Credit Card Spend Staff Campaign.

15. The Eligible Cardholders who meet the Spend Criteria as set out in Table 5 below during the Promotion Period also stand to receive Weekly CashBack as outlined below on first come first served basis subject to their respective Capping and the terms and conditions in this Promotion:

**Table 5: Spend Criteria for Weekly CashBack**

Card Type	Spend Criteria	Weekly CashBack Amount (RM)	Capping
For Participating Credit Card/-i(s)	<p><b>Weekly cumulative spend of RM1,000 or more on **Online, Dining and Groceries spend</b></p> <ul style="list-style-type: none"> <li><b>**Online spend means online retail transactions</b> in local or equivalent in foreign currency including e-Wallet top-up</li> <li><b>**Groceries spend means retail transactions with the following MCC only:</b> 5311, 5411, 5499, 5300</li> <li><b>**Dining spend means retail transactions with the following MCC only:</b> 5811-5814, 5422, 5441, 5462</li> </ul>	RM80	Capped at 3 units each per primary Eligible Cardholder for the entire Promotion Period subject to the total allocation in Table 6.

## PRIZES

16. The Grand Prize and Monthly CashBack are collectively referred to as the “Prizes”. The Prizes to be given out under this Promotion are pooled together with the HSBC Amanah Travel CashBonanza Promotion. HSBC Bank is the sole provider for all Prizes.

17. The total allocation of Prizes to be given out throughout this Promotion Period is set out in Table 6 below:

**Table 6: Total allocation of Prizes and Weekly Cashback**

	Type of Prize					Total Units
<b>Grand Prize</b>	One unit of Experiential Trip Prize worth up to RM30,000 with Holiday Tours Sdn Bhd or Sedunia Travel Sdn Bhd					2 units worth RM60,000
<b>Monthly CashBack</b>	<b>Month</b>	<b>May &amp; June 2023</b>	<b>July 2023</b>	<b>Aug 2023</b>	<b>Sept 2023</b>	60 units of Monthly CashBack worth RM120,000
	<b>Prize</b>	Monthly CashBack Prize of RM2,000	Monthly CashBack Prize of RM2,000	Monthly CashBack Prize of RM2,000	Monthly CashBack Prize of RM2,000	
	<b>Total no. of units to be given out</b>	15	15	15	15	
<b>Weekly CashBack</b>	<b>Week</b>	<b>Promotion Week</b>			<b>#Units</b>	2,750 units of CashBack worth RM220,000
	1	22 May 2023 to 28 May 2023			145	
	2	29 May 2023 to 4 June 2023			145	

3	5 June 2023 to 11 June 2023	145	
4	12 June 2023 to 18 June 2023	145	
5	19 June 2023 to 25 June 2023	145	
6	26 June 2023 to 2 July 2023	145	
7	3 July 2023 to 9 July 2023	145	
8	10 July 2023 to 16 July 2023	145	
9	17 July 2023 to 23 July 2023	145	
10	24 July 2023 to 30 July 2023	145	
11	31 July 2023 to 6 August 2023	145	
12	7 August 2023 to 13 August 2023	145	
13	14 August 2023 to 20 August 2023	145	
14	21 August 2023 to 27 August 2023	145	
15	28 August 2023 to 3 September 2023	145	
16	4 September 2023 to 10 September 2023	145	
17	11 September 2023 to 17 September 2023	145	
18	18 September 2023 to 24 September 2023	145	
19	25 September 2023 to 30 September 2023	140	
	<b>Total</b>	<b>2,750</b>	

**Selection of Grand Prize and Monthly CashBack winners**

18. The Grand Prize and Monthly CashBack selection process is as follows:
- a. All entries earned throughout the Promotion Period is assigned with a serial number in HSBC’s randomizer system.
  - b. After the end of the Promotion Period, HSBC will perform a one (1) time randomization of the entries received to determine the winners of the Grand Prize and Promotion Months’ Monthly CashBack, each category of which shall form one group for randomization purpose.
  - c. (i) Grand Prize: The entry ranked 1<sup>st</sup> to 10<sup>th</sup> from the randomization results will be shortlisted as potential Grand Prize winners;  
(ii) Monthly CashBack: The entries ranked 1<sup>st</sup> to 20<sup>th</sup> for each Promotion Month from the randomization results will be shortlisted as potential Monthly CashBack winners;  
(collectively referred to as the “**Potential Winner(s)**”).
  - d. For avoidance of doubt, the Eligible Cardholder may only win one (1) Grand or Monthly CashBack from HSBC/HSBC Amanah Dream Trip CashBonanza Promotion.
  - e. The Potential Winner(s) will receive notification SMS within six (6) to ten (10) weeks after the end of the Promotion Period, at the mobile numbers maintained in HSBC’s records, notifying them that they stand a chance to receive the Grand Prize or Monthly CashBack, subject to answering a question via SMS correctly. He/she must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
  - f. A SMS will then be sent to the Potential Winner(s) to confirm the winners for the Grand Prize and Monthly CashBack(“**Winner(s)**”). The Potential Winner(s) who fail to fulfil the requirements under Clause 18 (e) will be disqualified from winning the Grand Prize or Monthly CashBack.
  - g. In the event HSBC has not selected a Winner due to any conditions in Clause 18(e) and (f) is not complied with (including no mobile number maintained in HSBC’s records), the next available entry from the respective randomization results will be selected as Potential Winners, and the same process in Clause 18(c) shall be repeated up to two (2) rounds, and thereafter the Grand Prize and/or Monthly CashBack, if any, shall be forfeited.
19. HSBC will notify the Grand Prize Winners via SMS on the details of the authorized agent who will be contacting the winner within two (2) weeks after the Grand Prize Winners have been selected as per Clause 18.
20. The Winners agree to attend a prize presentation ceremony and/or other publicity programs for this Promotion at his/her own costs and expenses if required by HSBC. The Winner shall at his/her best effort

basis attend the ceremony. If the Winners are unable to attend such ceremony and/or other publicity programs, the Winners shall promptly notify HSBC to nominate a proxy with valid reason.

21. The following terms and conditions apply to the **Grand Prize**:

- a. The Grand Prize winner may select either one of the Grand Prize mentioned in Table 6;
- b. The Experiential Trip Prize must be utilised by the selected winner within one (1) year upon notification of winning the Grand Prize and can be of any travel package/destination of choice available with Holiday Tours Sdn Bhd or Sedunia Travel Sdn Bhd;
- c. The Experiential Trip Prize does not include travel insurance/takaful, visa application and fees, transportation to and from airport, taxes, non-package scheduled transportation, meals, events, activities and services, hotel incidentals (e.g. phone, mini bar, laundry, room service etc), and other applicable service fees and charges and personal expenses;
- d. Eligible Customers agree that HSBC has the right to collect and process information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 ("**PDPA Notice**") and HSBC's Universal Terms and Conditions ("**UTC**") and disclose necessary information to the HSBC authorized agent to facilitate fulfilment and delivery of the Grand Prize to the winner;
- e. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prizes received under this Promotion;
- f. In the event the Grand Prize's utilisation/redemption is below the value of RM30,000 and/or is not utilised/redeemed before its expiry, the Eligible Cardholder agrees that the remaining available value / value post expiry will be forfeited without compensation;
- g. Holiday Tours Sdn Bhd's and Sedunia Travel Sdn Bhd's terms and conditions shall apply. Any query or dispute on the usage for purpose of the Grand Prize must be directed to and resolved directly with the respective brands and subject to their terms and conditions. Eligible Customers agree that HSBC has no liability in this regard; and
- h. All brands mentioned of the Grand Prize are not participants in or sponsors of this Promotion. All logos and trademarks of the brands are registered in the respective origin countries.

22. The following terms and conditions apply to the **Monthly CashBack**:

- a. In the event the number of units of Monthly CashBack allocated for that Promotion Month has not been fully given out, the unutilized units will not be brought forward to the next Promotion Month.
- b. The Monthly CashBack will be credited into the primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i(s) within six (6) to ten (10) weeks after the end of the Promotion Period. The Monthly CashBack will be notified and reflected in the credit card statement in the following month.

23. The following terms and conditions apply to the **Weekly CashBack (as applicable below)**:

- a. In the event the number of units of Weekly CashBack allocated for a Promotion Week has not been fully given out, the unutilized units will be brought forward to the next Promotion Week.
- b. For the Participating HSBC/ HSBC Amanah Credit Card/-i(s), the Eligible Cardholder with the higher spend amount that fulfils the criteria will be entitled to the Weekly CashBack in the event of a tie in transaction time. Whereas in the event the spend amounts are the same, the Eligible Cardholder with the higher ranking type of Participating HSBC/HSBC Amanah Credit Card-i(s) will get the Weekly CashBack.

*(For avoidance of doubt, the Participating HSBC/HSBC Amanah Credit Card/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i.*

- c. The Weekly CashBack will be credited into the primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i(s) within six (6) to ten (10) weeks after the end of the Promotion Period. The Weekly CashBack will be notified and reflected in the credit card statement in the following month.

24. The following terms and conditions apply to **all Prizes**:
- a. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind;
  - b. HSBC will not entertain any requests to deliver the Prizes to any other person;
  - c. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days' prior notice; and
  - d. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsements, 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 Prizes.

## GENERAL TERMS & CONDITIONS

25. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
26. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
- a. via electronic means;
  - b. press advertisements;
  - c. notice in the Eligible Cardholder'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 4<sup>th</sup> day after its delivery.
27. 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.
28. The below terms also applies:
- (i) HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (ii) HSBC and HSBC Amanah Cardholder Agreements;
  - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
29. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
30. The Eligible Cardholder shall be responsible for any applicable taxes.
31. HSBC's decision on all matters relating to this Promotion shall be final and binding.