

TERMS & CONDITIONS
HSBC DAILY GIVEAWAYS BALANCES PROMOTION

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) will be referred to as “HSBC Amanah”, collectively referred to as “HSBC”.

PROMOTION PERIOD

2. The “HSBC Daily Giveaways Balances Promotion” (“**Promotion**”) shall run **from 11 December 2020 to 10 March 2021** both dates inclusive (“**Promotion Period**”), comprising of the following Promotion Month-

Table 1: Promotion Months

Promotion Month	Promotion Dates
1	11 December 2020 – 10 January 2021
2	11 January 2021 – 10 February 2021
3	11 February 2021 – 10 March 2021

3. Eligible Cardholder can earn extra entries by participating in the “Pair & Win” game (“**Game**”) from 24 December 2020 to 23 March 2021 (“**Game Promotion Period**”) at www.hsbc.com.my/pair.

Table 2: Game

Month	Game Promotion Period
1	24 December 2020 – 31 December 2020
2	1 January 2021 – 31 January 2021
3	1 February 2021 – 28 February 2021
4	1 March 2021 – 23 March 2021

PROMOTION & PARTICIPATION CRITERIA

PRIZES

4. Eligible Cardholder who meets the Participation Criteria and Eligible Spend requirements during the Promotion Period stands to receive a maximum number of Prizes as per **Table 3** below:-

Table 3: Maximum unit of Prizes per Eligible Cardholder

Type of Prize	Maximum unit of Prizes per Eligible Cardholder
Grand Prize	1 unit
Daily Prize	3 units
Game	
Overall Top Scorer Prize	1 unit
Monthly Top Scorer Prize	1 unit
Game eVouchers	up to 10 units

5. The Maximum unit of Prizes for this Promotion are as follows:

Table 4: Prizes for this Promotion

Type of Prize	Item of Prizes				Total Units
Grand Prize	Month	Prize	By Card Type	No of Units	180
	1st	Dyson Supersonic™ Hair Dryer	HSBC Debit/ Credit Mastercard Cards*	30	
	2nd	Dyson V11 Fluffy		30	
	3rd	Dyson Pure Cool™ Air Purifier Tower Fan		30	
	1st	Dyson Supersonic™ Hair Dryer	HSBC Debit/ Credit Visa Cards*	30	
	2nd	Dyson V11 Fluffy		30	
	3rd	Dyson Pure Cool™ Air Purifier Tower Fan		30	
<i>*Refer to eligible card type at Clause 10</i>					
Daily Prize	RM50 Cashback				900
Game					
Overall Top Scorer Prize	iPad 32GB				3
Monthly Top Scorer Prize	RM100 Shopee eVoucher				9
eVouchers	RM5 eVouchers				18,000

Dyson Products define as Dyson Supersonic™ Hair Dryer, Dyson V11 Fluffy and Dyson Pure Cool™ Air Purifier Tower Fan (“Grand Prize”)

CAMPAIGN ENTRIES

Table 5: When Eligible Cardholder meet the criteria

When Primary HSBC Credit Card Balances application is approved during Promotion Period	Number of Entry awarded to stand to win the Grand Prize
Every approved Cash Instalment Plan (CIP)	10 Contest Entries
Every approved Balance Conversion Plan (BCP)	10 Contest Entries

6. The Eligible Cardholder must apply and approved on Cash Instalment Plan (CIP) or Balance Conversion Plan (BCP) with their Participating HSBC/ HSBC Amanah Credit Card/-i during the Promotion Period to stand to win the Grand Prize.
7. For more details on the Cash Instalment Plan (CIP) or Balance Conversion Plan (BCP), login www.hsbc.com.my/bcp or www.hsbc.com.my/cip.

Table 6: When Eligible Cardholder completes one round of Game

Criteria	Entry to Grand Prize
Each Completion of Game	Additional 1 Entry for Grand Prize

8. the Eligible Cardholder receives 10 Contest Entries to stand a chance to win the Grand Prize. Whereas, by completing Online Game, he/ she receives additional 1 Contest Entry to stand a chance to win the Grand Prize.

For avoidance of doubt, all entries for application of supplementary HSBC/ HSBC Amanah Credit Card -i shall belong to the primary cardholders of the respective HSBC/ HSBC Amanah Credit Card/-i, and only the primary cardholders shall stand to win the Grand Prize for this Promotion.

9. On top of the Eligible Spend in Clause 6, Eligible Cardholder can gain extra entries by participating in the “Pair & Win” game (“**Game**”) from 24 December 2020 to 23 March 2021 (“**Game Promotion Period**”) at www.hsbc.com.my/pair. Each round of completion of game will be awarded 1 additional entry for Grand Prize.
10. Eligible Cardholder who plays the “Pair & Win” game also stands to receive the following Prizes:

Table 7: Game Prizes

Prizes	Criteria
eVoucher	Eligible Cardholder who tapped on the Giftbox and answer a question correctly.
Overall Top Scorer Prize	Eligible Cardholder with the highest Game Points throughout the Game Promotion Period
Monthly Top Scorer Prize	Eligible Cardholder(s) with highest Game Points each Month during the Game Promotion Period

11. Eligible Cardholder will be given one (1) unique ID via SMS to login to the Game and will earn entry(ies) to play the Game in accordance with Eligible Spend described in Clause 6. Each completion of the game will earn one (1) extra entry for Grand Prize. No extra entry will be given if the Eligible Cardholder exits the game before completing it. For more information, refer to the “How It Works” section in the “Pair & Win” game webpage.

The following are examples of earning the entries:

Scenario A:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5) without participating the Game, he/she earns a total of 7 entries to stand to win the Grand Prize.

Scenario B:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5), and completes 1 round of Game, he/she earns a total of 8 entries to stand to win the Grand Prize.

Scenario C:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5), and completes 3 rounds of Game, he/she earns a total of 10 entries to stand to win the Grand Prize.

ELIGIBILITY

12. This Promotion is open to all primary and supplementary cardholders of the following Credit Cards/-i issued by HSBC:

a) Credit Card/-i(s)

i) **HSBC Bank Mastercard Credit Cards:**

HSBC Premier Travel Credit Card, HSBC Premier World Mastercard Credit Card and HSBC Mastercard Platinum Credit Card

ii) **HSBC Bank Visa Credit Cards:**

HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card

jj) HSBC Amanah Mastercard Credit Card-i(s):

HSBC Amanah Premier World MasterCard Credit Card-i

iii) HSBC Amanah Visa Credit Card-i(s):

MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i

13. The following categories of persons are **EXCLUDED** from this Promotion:

- i. Cardholder(s) of HSBC/HSBC Amanah Credit Card/-i(s) that are not issued in Malaysia; and/or
- ii. Cardholder(s) of invalid or cancelled HSBC/HABC Amanah Credit Card/-i(s) and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period; and/or
- iii. Cardholder(s) of company and/or corporate HSBC/HSBC Amanah Credit Card/-i(s); and/or
- iv. Permanent and/or contract employees of HSBC in Marketing, Customer Value Management (Credit Card), Data Analytics and Information Management departments

(hereinafter collectively referred to as the "Eligible Cardholders").

PRIZES TERMS AND CONDITIONS

Grand Prize

14. A total of 180 units of Grand Prize of a **Dyson Products** (Dyson Supersonic™ Hair Dryer, Dyson V11 Fluffy and Dyson Pure Cool™ Air Purifier Tower Fan as determined by HSBC) ("Grand Prize") is to be given out throughout the Promotion Period based on the Grand Prize Selection Process in Clause 15 below.

15. The Grand Prize 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. To determine the Grand Prize Winner, HSBC will perform a one (1) time randomization of the entries received.
- c. The entry ranked 1st from the randomization results will be shortlisted as Potential Grand Prize Winner.
- d. The Potential Grand Prize Winner will receive an SMS notifying that he/she stands to receive the Grand Prize, subject to answering a question via SMS correctly. He/she must answer/reply the question via SMS within 5 days from the date of receipt of the SMS to receive the Grand Prize.
- e. An SMS will be sent to confirm the Grand Prize Winner
- f. He/she who has not fulfilled the requirements under Clause 15(d) will be forfeited as a Potential Grand Prize Winner.
- g. In the event HSBC has not selected 1 Grand Prize Winner due to Clause 15(f), the next entry from the randomization results in Clause 15(b) (i.e. ranked 2nd) will be shortlisted as the Potential Grand Prize Winner, and the same process in Clause 15(d) to (f) shall repeat up to two (2) rounds, and thereafter the Grand Prize if any will be forfeited.

16. Terms and Conditions of the Grand Prize:

- a. By participating in this Promotion, the Grand Prize Winner agrees and authorizes HSBC to disclose necessary details such as name, NRIC number, telephone number and address to the authorised distributor/ agent who would then contact the Grand Prize Winner regarding the delivery or redemption of the Grand Prize. HSBC will notify the Grand Prize Winner on the details of the authorised distributor / agent who will be contacting the Grand Prize Winner for this purpose.
- b. The Grand Prize Winner may be required to attend a prize presentation ceremony and/or other publicity programs on this Promotion at his/her own costs and expenses. If the Grand Prize Winner is unable to

attend such ceremony and/or other publicity programs, the Grand Prize Winner shall promptly notify HSBC to nominate a proxy with valid reason.

Daily Prize

17. A total of 900 units of **RM50 Cashback** is to be given out and the maximum Cashback a primary Eligible Cardholder may receive under this Promotion is capped at maximum 3 units Daily Prize (RM50 Cashback) ("**Daily Prize(s)**") throughout the Promotion Period, to be given out on a first-come-first serve basis, based on Eligible Spend for each Promotion Day.

18. Table 8 sets out the total units of Daily Prize allocated for each Participating Day ("**Daily Prize Capping**"):

Participating Cards	Total number of Days	Maximum units of Daily Prize per Participating Day	Cashback per Unit (RM)	Total Daily Prize Allocation (RM)
Participating HSBC/HSBC Amanah Credit Card/-i	90	10	50	45,000

In the event the number of units of Daily Prize allocated for a Participating Day has not been fully given out, the unutilized units of Daily Prize will be forfeited and will not be brought forward to the next Participating Day.

In the event of a tie in Transaction Time, the Eligible Cardholder with the higher Eligible Spend amount will get the Cashback. In the event the Eligible Spend amounts are the same, the Eligible Spend made by an Eligible Cardholder with the highest card type of Participating HSBC/HSBC Amanah Credit Card/-i (s) will get the 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 Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i,

19. The Cashback will be credited within ten (10) to sixteen (16) weeks after the end of the Promotion Period into:

(a) The primary Eligible Cardholder's Participating **HSBC/HSBC Amanah Credit Card/-i(s)** account with the highest spend activities. Fulfilment of the Cashback will be notified in the credit card statement that follows after the date of the crediting of the Cashback;

20. Prizes to be given out under this Promotion are pooled together with the HSBC Daily Giveaways Promotion, HSBC Daily Giveaways Acquisition Campaign, HSBC Amanah Daily Giveaways Acquisition Promotion, HSBC Daily Giveaways Balances Promotion, HSBC Amanah Daily Giveaways Promotion. HSBC Bank is the sole provider for all Prizes in this Promotion.

eVouchers

21. Eligible Cardholder who tapped on the Giftbox during the game, may receive a maximum of 10 units of eVouchers throughout the Game Promotion Period, subject to availability and answering a question correctly.

22. The maximum units of eVoucher allocated each day throughout the Game Promotion Period is 200 units.

23. Table 9 sets out the total units of eVoucher allocated for each Participating Day ("**eVoucher Capping**")

Total number of Days during the Game Promotion Period (24 December 2020 – 23 March 2021)	Maximum units of Game eVoucher per Participating Day
90	200

24. In the event the eVouchers allocated for a participating say has not been fully given out, the unutilized units will be brought forward to the next participating day.
- All eVouchers shall be subject to the terms and conditions of the respective participating merchants and the validity period as stated in the eVouchers. Any unused or unredeemed eVouchers after the end of the validity period will lapse and be invalid.
 - For avoidance of doubt, if the purchase at the participating merchants is for a value less than the amount of the eVouchers, the difference between the eVouchers and the purchase will be forfeited and no refund will be given to the eVouchers Winners. If the value of the eVouchers is less than the value of the item(s) purchased, the difference shall be borne by the eVouchers Winners.
 - The eVouchers is not transferable and cannot be exchanged for cash, credit or in kind.
 - Any query and/or dispute on the redemption of the eVouchers shall be directed to, and resolved directly with the participating merchants.

Overall Top Scorer Prize

25. The Overall Top Scorer Prize of **iPad 32GB** will be awarded to 3 Eligible Cardholders with the highest Game Points during the Game Promotion Period.
26. Each Eligible Cardholder can only receive a maximum of 1 Overall Top Scorer Prize throughout the Game Promotion Period based on the Top Scorer Selection Process in Clause 25 above.

Monthly Top Scorer Prize

27. The Monthly Top Scorer Prize will be awarded to the Eligible Cardholder(s) with the highest Game Points for each Participating Month during the Game Promotion Period.
28. A total of 9 units of Game Monthly Top Scorer Prize of **RM100 Shopee eVoucher** will be given out as per **Table 10**, and capped at maximum 1 unit per **primary** Eligible Cardholder throughout the Game Promotion Period based on the Monthly Top Scorer Selection Process in Clause 27 above.
29. Table 9 sets out the total units of RM100 Shopee eVoucher allocated for each Participating Month ("**Game Monthly Prize Capping**"):

Table 10

Participating Month	Total Monthly Prize Allocation
24 December 2020 – 31 December 2020	1 units of RM100 Shopee eVoucher
1 January 2021 – 31 January 2021	3 units of RM100 Shopee eVoucher
1 February 2021 – 28 February 2021	3 units of RM100 Shopee eVoucher
1 March 2021 – 23 March 2021	2 units of RM100 Shopee eVoucher

30. The following terms and conditions apply to all Prizes:-

- a. The Prizes is provided on an "As Is" basis.
- b. The Prizes is not transferable and cannot be exchanged for cash, credit or in kind.
- c. HSBC reserves the right, at its sole discretion, to provide all Prizes in any colour that is available.
- d. The Game Top Scorer Prize and Game Monthly Top Scorer Prize will be couriered within 16 weeks after the Promotion Period to the primary Eligible Cardholder's address as maintained in HSBC's records. HSBC will not entertain any request to deliver the Prize to an overseas address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, Prize Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said Prize Winner.
- e. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days prior notice.
- f. HSBC will 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.
- g. Any loss or damage to the Prizes is passed on to the Winners upon delivery of the Prizes.
- h. 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.
- i. The Prizes does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- j. Apple, Dyson and Shopee are not participants in or sponsors of this Promotion. Their logos and products are trademarks of Apple, Dyson and Shopee registered in the U.S. and other countries.

GENERAL TERMS & CONDITIONS

31. At the time of fulfilment of the Prizes during the Promotion Period, all the Participating HSBC/HSBC Amanah Credit/ Debit Card/-i (s) MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Prizes from this Promotion.
32. HSBC reserves the right to publish or display the name, last 4 digit of Identification Card, picture and city of residence of the Eligible Cardholder who have been selected to receive the Prizes for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Cardholder hereby consent to and agree that HSBC shall be at liberty to publish their names, last 4 digit of Identification Card, pictures and city of residence without compensation for advertising and publicity purposes.
33. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
34. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:
 - I. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC's records;
 - II. press advertisements;
 - III. notice in the Eligible Cardholder's credit card/-i statement(s);
 - IV. display at its business premises; or
 - V. notice on HSBC's internet website(s);
 where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
35. These Terms and Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC of which the respective Cardholder Agreements are a part of and which regulate the provision of credit/

debit card/-l (s) facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.

36. HSBC shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC.
37. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
38. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC have been advised of the possibility of such loss or damage.
39. The Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
40. HSBC's decision on all matters relating to this Promotion shall be final and binding.