

Date: 18 November 2019

Dear Valued Customers,

Smart Privileges T & C Revised : Apple West, Apple Asia and Apple Flexi (14 November 2019 – 31 March 2020)

Please be informed, the T & C from Apple West, Apple Asia and Apple Flexi has been revised as follows :

Offer Date	Apple West, Apple Asia and Apple Flexi (15 July 2019 – 15 October 2019)
Current Offer	<p>Apple West : Exclusively for HSBC/HSBC Amanah Credit Card/-i holders, enjoy RM300 OFF* with minimum spend of RM8,000 per person to Balkans, Kenya, Greece, Norway & Finland and Scandinavia ground packages.</p> <p>Apple Asia : Exclusively for HSBC/HSBC Amanah Credit Card/-i holders, enjoy RM150 up to RM200 OFF* with minimum spend of RM3,000 per person to Japan, China, Taiwan and Korea</p> <p>Apple Flexi : Exclusively for HSBC/HSBC Amanah Credit Card/-i holders, enjoy 3% OFF* with minimum spend of RM1,000 per person on SERIES FIT or PRIVATE TOUR packages.</p>
Current T & C	<p>Apple West :</p> <ul style="list-style-type: none">• Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel from 14 November 2019 - 31 July 2020 for Balkans, Kenya, Greece, Norway & Finland and Scandinavia. Kindly refer to Apple West for exact departure dates.• This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.• For cases whereby there is an on-going offer via travel fair's promotions, customer is entitled for the higher discount (whichever is higher).• Offer is applicable on top of any ongoing promotions during the booking period and subject to minimum spend of RM8,000 per person after discount on Balkans, Kenya, Greece, Norway & Finland and Scandinavia.• Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Apple Vacations.• RM8,000 minimum spend is based on tour fare only and excludes miscellaneous charges.• The offer is only valid for walk-in bookings made through Apple Vacations HQ or please call Apple West at 03-2143 3939 for reservation and offer information.• All bookings are subject to availability and confirmation.• All transaction and in the matters of any tour cancellation, it is subject to Apple Vacation's refund policy.• Splitting of receipts is not allowed under this offer.• Apple Vacations Terms and Conditions apply. <p>Apple Asia :</p> <ul style="list-style-type: none">• Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel by 14 November 2019 - 31 July 2020 to Japan, China, Taiwan and Korea. Kindly refer to Apple Asia for exact departure dates.• This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.• For cases whereby there is an on-going offer via travel fair's promotions, customer is entitled for the higher discount (whichever is higher).• Offer is applicable on top of any ongoing promotions during the booking period and subject to minimum spend of RM3,000 per person after discount to Japan, China, Taiwan and Korea.• Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Apple Asia.• RM3,000 minimum spend is based on tour fare only and excludes miscellaneous charges• The offer is only valid for walk-in bookings made through Apple Vacations HQ or please call Apple Asia at 03-2141 8250 for reservation and offer information.

- All bookings are subject to availability and confirmation.
- Splitting of receipts is not allowed under this offer.
- All transaction and in the matters of any tour cancellation, it is subject to Apple Vacation's refund policy
- Apple Vacations Terms and Conditions apply.

Apple Flexi :

- Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel period from 14 November 2019 - 31 July 2020 for SERIES FIT and PRIVATE TOUR packages. Kindly refer to Apple Flexi for exact departure dates.
- This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.
- For cases whereby there is an on-going offer via travel fair's promotions, customer is entitled for the higher discount (whichever is higher).
- Offer is applicable on top of any ongoing promotions during the booking period and subject to minimum spend of RM1,000 per person after discount on SERIES FIT or PRIVATE TOUR packages.
- Series FIT refers to any seat-in-coach or ready made itinerary sold under Apple Flexi, not inclusive flight tickets.
- Private tour packages refers to any alteration incurred on ready made itinerary, and to any privately quoted arrangement, not inclusive flight tickets.
- Offer are not applicable to any other individual product under Apple Flexi, eg: Club Med, Trafalgar, Insight Vacations, Cost Saver, Ocean Cruises, River Cruises, Rail Europe, JR Pass, JTB day tours, attraction entrance tickets, hotel bookings, and flight tickets.
- Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Apple Flexi.
- RM1,000 minimum spend is based on ground package only and excludes airfares, airport tax & fuel surcharge.
- The offer is only valid for walk-in bookings made through Apple Vacations HQ or please call Apple Flexi at 03 - 2143 8877 for reservation and offer information.
- All bookings are subject to availability and confirmation.
- Splitting of receipts is not allowed under this offer.
- All transaction and in the matters of any tour cancellation, it is subject to Apple Vacation's refund policy
- Apple Vacations Terms and Conditions apply.

Revised T & C

Apple West :

- Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel from 14 November 2019 - 31 July 2020 for Balkans, Kenya, Greece, Norway & Finland and Scandinavia. Kindly refer to Apple West for exact departure dates.
- This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.
- For cases whereby there is an on-going offer via travel fairs **or any other** promotions, customer is entitled for the higher discount (whichever is higher).
- ~~Offer is applicable on top of any ongoing promotions during the booking period and subject to minimum spend of RM8,000 per person after discount on Balkans, Kenya, Greece, Norway & Finland and Scandinavia.~~
- Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Apple Vacations.
- RM8,000 minimum spend is based on tour fare only and excludes miscellaneous charges.
- The offer is only valid for walk-in bookings made through Apple Vacations HQ, **1 Utama Branch** or please call Apple West at 03-2143 3939 for reservation and offer information.
- All bookings are subject to availability and confirmation.
- All transaction and in the matters of any tour cancellation, it is subject to Apple Vacation's refund policy.
- Splitting of receipts is not allowed under this offer.
- Apple Vacations Terms and Conditions apply.

Apple Asia :

- Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel by 14 November 2019 - 31 July 2020 to Japan, China, Taiwan and Korea. Kindly refer to Apple Asia for exact departure dates.
- This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.

- For cases whereby there is an on-going offer via travel fairs **or any other** promotions, customer is entitled for the higher discount (whichever is higher).
 - ~~Offer is applicable on top of any ongoing promotions during the booking period and subject to minimum spend of RM3,000 per person after discount to Japan, China, Taiwan and Korea.~~
 - Packages are to be paid in Ringgit Malaysia at the prevailing currency exchange rate at the point of purchase set by Apple Asia.
 - RM3,000 minimum spend is based on tour fare only and excludes miscellaneous charges
 - The offer is only valid for walk-in bookings made through Apple Vacations HQ, **1 Utama Branch** or please call Apple Asia at 03-2141 8250 for reservation and offer information.
 - All bookings are subject to availability and confirmation.
 - Splitting of receipts is not allowed under this offer.
 - All transaction and in the matters of any tour cancellation, it is subject to Apple Vacation's refund policy
 - Apple Vacations Terms and Conditions apply.
- Apple Flexi :**
- Offer is valid for booking from 14 November 2019 to 31 March 2020 and for travel period from 14 November 2019 - 31 July 2020 for SERIES FIT and PRIVATE TOUR packages. Kindly refer to Apple Flexi for exact departure dates.
 - This offer is available to all HSBC/HSBC Amanah Credit Card/-i holders and payment must be made with HSBC/HSBC Amanah Credit Card/-i.
 - For cases whereby there is an on-going offer via travel fairs **or any other** promotions, customer is entitled for the higher discount (whichever is higher).
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 - Series FIT refers to any seat-in-coach or ready made itinerary sold under Apple Flexi, not inclusive flight tickets.
 - Private tour packages refers to any alteration incurred on ready made itinerary, and to any privately quoted arrangement, not inclusive flight tickets.
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 - Apple Vacations Terms and Conditions apply.

To enjoy more HSBC Smart Privileges offers with your HSBC Bank/HSBC Amanah Credit Card/-i, please visit www.hsbc.com.my/sp.