

TERMS & CONDITIONS
HSBC PAIR, PIN,TAP BALANCES PROMOTION

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

THE PROMOTION PERIOD

2. The “HSBC Pair, Pin, Tap Balances Promotion” (“**Promotion**”) shall run from 16 November 2019 to 29 February 2020, comprising of the following Promotion Weeks:-

Table 1: Promotion Weeks

| Promotion Week | Promotion Dates |
|----------------|-------------------------------------|
| 1 | 16 November 2019 - 24 November 2019 |
| 2 | 25 November 2019 - 1 December 2019 |
| 3 | 2 December 2019 - 8 December 2019 |
| 4 | 9 December 2019 - 15 December 2019 |
| 5 | 16 December 2019 - 22 December 2019 |
| 6 | 23 December 2019 - 29 December 2019 |
| 7 | 30 December 2019 - 5 January 2020 |
| 8 | 6 January 2020 - 12 January 2020 |
| 9 | 13 January 2020 - 19 January 2020 |
| 10 | 20 January 2020 - 26 January 2020 |
| 11 | 27 January 2020 - 2 February 2020 |
| 12 | 3 February 2020 - 9 February 2020 |
| 13 | 10 February 2020 - 16 February 2020 |
| 14 | 17 February 2020 - 23 February 2020 |
| 15 | 24 February 2020 - 29 February 2020 |

(referred to as the “**Promotion Period**”)

PROMOTION & PARTICIPATION CRITERIA

3. An Eligible Cardholder who meets the participation Criteria below stands to receive a maximum number of Prizes as per Table 2 below during the Promotion Period subject to the Terms and Conditions herein:-

Table 2: Maximum unit of Prizes per Eligible Cardholder

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

Table 3: Prize

| Type of Prize | Item of Prizes | Total Units Available for this Promotion |
|--------------------------|-----------------------------------|--|
| Grand Prize | MINI 60 Years Edition | 1 |
| Weekly Prize | Samsung Galaxy Note10 | 15 |
| Overall Top Scorer Prize | iPad 9.7" 32 GB | 2 |
| Monthly Top Scorer Prize | Samsonite Astra Spinner (55cm) | 40 |
| Weekly Top Scorer Prize | Legoland Malaysia 2D1N hotel stay | 34 |
| eVouchers | eVouchers | 40,000 |

Table 4: When Eligible Cardholder meet the criteria

| When HSBC Credit Card application is approved | Number of Entry awarded to stand to win the Grand & Weekly Prize |
|---|--|
| <u>Every approved</u> Cash Instalment Plan (CIP) or Balance Conversion Plan (BCP) on primary HSBC Credit Card during Promotion Period | 10 Contest Entries |

- 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 and/or Weekly Prize.
- For more details on the Cash Instalment Plan (CIP) or Balance Conversion Plan (BCP), login www.hsbc.com.my/cip or www.hsbc.com.my/bcp

Table 5: When Eligible Cardholder completes one round of Game

| Criteria | Entry to Grand and Weekly Prize |
|-------------------------|---|
| Each Completion of Game | Additional 1 Entry for Grand and Weekly Prize |

- By completing Steps 1 and 2 in Table 3, the Eligible Cardholder receives 10 Contest Entries to stand a chance to win the Grand and/or Weekly Prize. Whereas, by completing Online Game, he/ she receives additional 1 Contest Entry to stand a chance to win the Grand and/or Weekly 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 and/or Weekly Prize for this Promotion.

Table 6: When Eligible Cardholders play the Game, Eligible Cardholders also stand to receive the following Prizes:

| Winner Type | Criteria |
|-------------|--|
| eVoucher | Eligible Cardholder who tapped on Card that features Participating Merchant logo while playing the Game. |

| | |
|--------------------------|--|
| Overall Top Scorer Prize | Eligible Cardholder with highest scores of Game Points during the Promotion Period |
| Monthly Top Scorer Prize | Eligible Cardholder with highest scores of Game Points during each Promotion Month |
| Weekly Top Scorer Prize | Eligible Cardholder with highest scores of Game Points during each Promotion Week |

Note:

Game in this Promotion refers to 'the online game at www.hsbc.com.my/pair

The Eligible Cardholder will be notified via SMS with one (1) allocated ID for every approve and activate primary/supplementary HSBC/ HSBC Amanah Credit Card/-i during Promotion Period. The Eligible Cardholder shall log in to the Game using the allocated ID as the login ID.

Completion of the game rewards the Eligible Cardholder with one (1) extra entry. No extra entry will be awarded to the Eligible Cardholder if he/she exits the Game before completing it.

For more information on participating in the Game, the Eligible Cardholder can refer to the "How it works" section in the Game webpage which sets out a list of frequently asked questions.

7. The Grand Prize , Weekly Prize(s), Game Online Voucher(s), Game Grand Prize(s), Game Monthly Prize(s) and Game Weekly Prize(s) shall be collectively referred to as "**Prizes**" and are as following:

ELIGIBILITY

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

Credit Card/-i(s)

- a. **HSBC Bank Credit Cards:** HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card and HSBC MasterCard Platinum Credit Card; and
- b. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i, MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i;

(collectively referred to as the "**Participating HSBC/HSBC Amanah Credit Cards/-i**")

(collectively the Participating HSBC/HSBC Amanah Credit Cards/-i is referred to as the "**Eligible Cardholder(s)**")

9. The following categories of persons are EXCLUDED from this Promotion:
- i. Cardholder(s) of HSBC/ HSBC Amanah Credit Card/-i that are not issued in Malaysia; and/or
 - ii. Cardholder(s) of invalid or cancelled HSBC/ HSBC Amanah Credit Card/-i during the Promotion Period; and/or
 - iii. Cardholder(s) of company and/or corporate HSBC/ HSBC Amanah Credit Card/-i; and/or
 - iv. Permanent and/or contract employees of HSBC in Marketing, Customer Value Management, Data Analytics and Information Management departments.

PRIZES TERMS AND CONDITIONS

Grand Prize

8. A total of 1 unit of Grand Prize of a MINI 60 Years Edition is to be given out throughout the Promotion Period based on the Grand Prize Selection Process in Clause 19 below.

9. 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 them that they stand to receive the Grand Prize, subject to answering a question via SMS correctly. He/she must answer/reply the question via SMS to 63839 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 9(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 9(f), the next entry from the randomization results in Clause 9(b) (i.e. ranked 2nd and above) will be shortlisted as the Potential Grand Prize Winner, and the same process in Clause 9(d) to (f) shall repeat up to two (2) rounds, and thereafter the remaining Grand Prize if any will be forfeited.

10. Terms and Conditions of the Grand Prize:

- a. HSBC shall only bear and be liable for the purchase price of the Grand Prize only. The payment of all taxes, insurance, cost of transporting the Grand Prize to the Grand Prize Winner, petrol, servicing costs, and/or all other incidental costs and charges relating to the Grand Prize shall be borne by the Grand Prize Winner.
- b. 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. The Grand Prize Winner is responsible to make the necessary arrangements to collect or redeem their Grand Prize and shall at his/her own costs be responsible for any accommodation, transportation and/or other cost in the course of redeeming the Grand Prize.
- c. The Grand Prize winner may be required to attend a prize presentation ceremony and/or other publicity programs on this Promotion at their 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.

Weekly Prize

11. A total of 1 unit Weekly Prize of 1 Samsung Galaxy Note10 will be given out each Promotion Week.

12. Each Eligible Cardholder can only receive a maximum of 1 Weekly Prize throughout the Promotion Period.

13. The Weekly Prize Selection Process is as follows:

- a. All entries earned for earned in each Promotion Week will be grouped together and is assigned with a serial number in HSBC's randomizer system.
- b. To determine the Weekly Prize Winners, HSBC will perform a one (1) time randomization of the entries received for each Promotion Week.
- c. The entry ranked 1st from the randomization results for each Promotion Week will be shortlisted as Potential Weekly Prize Winner.
- d. The Potential Weekly Prize Winner will receive an SMS notifying them that they stand to receive the Weekly Prize, subject to answering a question via SMS correctly. He/she must answer/reply the question via SMS to 63839 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 Weekly Prize Winner.
- f. He/she who has not fulfilled the requirements under Clause 13(d) will be forfeited as a Potential Weekly Prize Winner.
- g. In the event HSBC has not selected 1 Weekly Prize Winner due to Clause 13(f), the next entry from the randomization results in Clause 13(b) (i.e. ranked 2nd and above) will be shortlisted as the Potential Weekly Prize Winner, and the same process in Clause 13(d) to (f) shall repeat up to two (2) rounds, and thereafter the remaining Weekly Prize if any will be forfeited.

eVouchers

- 14. A primary Eligible Cardholder may receive a maximum of 10 units of eVouchers throughout the Game Promotion Period subject to the eVoucher Capping.
- 15. To win the eVoucher, Eligible Cardholder is required to tap on any Card that features Participating Merchant logo during the course of the Game.

16. Table 7: sets out the total units of eVoucher allocated for each Participating Day (“eVoucher Capping”)

| Total number of Days during the Game Promotion Period (16 November 2019 – 15 March 2020) | Maximum units of Game eVoucher per Participating Day |
|---|--|
| 121 | 300 |

- 17. In the event the number of units of eVouchers allocated for a Participating Day has not been fully given out, the unutilized units of eVouchers will be brought forward to the next Participating Day.
 - a. 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.
 - b. 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.
 - c. The eVouchers is not transferable and cannot be exchanged for cash, credit or in kind.
 - d. 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

- 18. A total of 2 units of Overall Top Scorer Prize of an **iPad 9.7” 32 GB** is to be given out and capped at maximum 1 unit per **primary** Eligible Cardholder throughout the Game Promotion Period based on the Top Scorer Selection Process in Clause 19 below.
- 19. The Overall Top Scorer Prize will be awarded to the 2 Eligible Cardholders with the highest number of Game Points during the Game Promotion Period.

Monthly Top Scorer Prize

- 20. A total of 40 units of Game Monthly Top Scorer Prize of **Samsonite Astra 55cm Luggage Bag** will be given out 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 21 below.

21. The Monthly Top Scorer Prize will be awarded to the Eligible Cardholders with the highest number of Game Points during the Participating Month.
22. **Table 8** sets out the total units of Samsonite Astra Spinner (55cm) allocated for each Participating Month (“**Game Monthly Prize Capping**”):

Table 8

| Participating Month | Total Monthly Prize Allocation |
|-------------------------------------|--|
| 16 November 2019 - 30 November 2019 | 5 units of Samsonite Astra Spinner (55cm) |
| 1 December 2019 - 31 December 2019 | 10 units of Samsonite Astra Spinner (55cm) |
| 1 January 2020 - 31 January 2020 | 10 units of Samsonite Astra Spinner (55cm) |
| 1 February 2019 - 29 February 2020 | 10 units of Samsonite Astra Spinner (55cm) |
| 1 March 2020 - 15 March 2020 | 5 units of Samsonite Astra Spinner (55cm) |

Weekly Top Scorer Prize

23. A total of 34 units of Weekly Top Scorer Prize of Legoland 2D1N hotel stay to be given out and capped at maximum 1 unit per **primary** Eligible Cardholder throughout the Game Promotion Period based on the Weekly Top Scorer Prize Selection Process in Clause 37 below.
24. The Weekly Top Scorer Prize will be awarded to 2 Eligible Cardholders with the highest number of Game Points during the Participating Week.
25. **Table 9** sets out the total units of Legoland Malaysia 2D1N hotel stay allocated for each Participating Week (“**Weekly Top Scorer Prize Capping**”):

Table 9

| Participating Week | Promotion Dates | Weekly Top Scorer Prize |
|--------------------|-------------------------------------|--|
| 1 | 16 November 2019 - 24 November 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 2 | 25 November 2019 - 1 December 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 3 | 2 December 2019 - 8 December 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 4 | 9 December 2019 - 15 December 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 5 | 16 December 2019 - 22 December 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 6 | 23 December 2019 - 29 December 2019 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 7 | 30 December 2019 - 5 January 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 8 | 6 January 2020 - 12 January 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 9 | 13 January 2020 - 19 January 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 10 | 20 January 2020 - 26 January 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 11 | 27 January 2020 - 2 February 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 12 | 3 February 2020 - 9 February 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 13 | 10 February 2020 - 16 February 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 14 | 17 February 2020 - 23 February 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 15 | 24 February 2020 - 1 March 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 16 | 2 March 2020 - 8 March 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |
| 17 | 9 March 2020 - 15 March 2020 | 2 units of Legoland Malaysia 2D1N hotel stay |

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

- d. The Prizes is provided on an “As Is” basis.
 - e. The Prizes is not transferable and cannot be exchanged for cash, credit or in kind.
 - f. HSBC reserves the right, at its sole discretion, to provide all Prizes in any colour that is available.
 - g. The Overall Top Scorer Prize Winner shall receive HSBC’s notification letter within 16 weeks after the Promotion Period couriered to the primary Eligible Cardholder’s address as maintained in HSBC’s records. HSBC will not entertain any request to deliver the Overall Top Scorer 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, Overall Top Scorer Prize Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Overall Top Scorer Prize on behalf of the said Overall Top Scorer Prize Winner.
 - h. The Weekly Prize, Game Top Scorer Prize, Game Monthly Top Scorer Prize and Game Weekly 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 Weekly 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, Weekly Prize Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Grand Prize on behalf of the said Grand Prize Winner.
 - i. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days prior notice.
 - j. 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.
 - k. Any loss or damage to the Prizes is passed on to the Winners upon delivery of the Prizes.
 - l. 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.
 - m. 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.
 - n. MINI, Samsung, Apple and Samsonite are not participants in or sponsors of this Promotion. MINI, Samsung, Apple and Samsonite and their logos and products are trademarks of MINI, Samsung, Apple and Samsonite, registered in the U.S. and other countries.
27. Prizes to be given out under this Promotion are pooled together with the HSBC Amanah Pair, Pin, Tap Promotion, HSBC Pair, Pin, Tap Acquisition Campaign, HSBC Amanah Pair, Pin, Tap Acquisition Promotion, HSBC Pair, Pin, Tap Balances Promotion, HSBC Amanah Pair, Pin, Tap Balances Promotion. HSBC Bank is the sole provider for the Grand Prize, Weekly Prizes, Daily Prizes, and Top Scorer Prizes in this Promotion.

GENERAL TERMS & CONDITIONS

- 28. 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 Grand Prize, Weekly Prize, Daily Prize, eVoucher and/or Top Scorer Prizes from this Promotion.
- 29. HSBC will not entertain any request from any Eligible Cardholder or any other person to fulfil the Grand Prize, Weekly Prize, Daily Prize, eVoucher and/or Top Scorer Prizes to any third party other than the Eligible Cardholder.
- 30. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Grand Prize, Weekly Prize, Daily Prize, eVoucher and/or Top Scorer Prizes received in this Promotion.
- 31. HSBC reserves the right to substitute the Grand Prize, Weekly Prize, Daily Prize, eVoucher and/or Top Scorer Prize with any item of similar value at any time with 3 days prior notice.
- 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 and/or HSBC/HSBC Amanah CASA/-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.