

TERMS & CONDITIONS

HSBC Auto-Debit 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. This Promotion runs from **01 February 2024 to 31 December 2024**, both dates inclusive (“**Promotion Period**”).

Table 1: Promotion Month(s)

Promotion Month(s)	Promotion Date(s)
1	1 February to 29 February 2024
2	1 March to 31 March 2024
3	1 April to 30 April 2024
4	1 May to 31 May 2024
5	1 June to 30 June 2024
6	1 July to 31 July 2024
7	1 August to 31 August 2024
8	1 September to 30 September 2024
9	1 October to 31 October 2024
10	1 November to 30 November 2024
11	1 December to 31 December 2024

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to primary and supplementary credit cardholders of the following Participating HSBC Credit Card/-i(s) as set out in Table 2 below (“**Eligible Cardholders**”).

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

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

4. The following categories of persons are not eligible to participate in this Promotion:
 - a. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia;
 - b. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and
 - c. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
5. The Eligible Cardholders whose Participating HSBC Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholders who sign-up for a new auto-bill service via any of their Participating HSBC/HSBC Amanah Credit Card/-i(s) and make payment within the Promotion Period (no minimum amount is required) stand to receive a RM20 Cashback (“**Cashback**”), on a first come first served basis and subject to the terms and conditions herein.

Table 3:

Spend Criteria	Cashback
Perform an auto-bill transaction within the Promotion Period (no minimum amount is required)	RM20 Cashback

7. For avoidance of doubt, each Eligible Cardholders can only receive a maximum of one (1) unit of RM20 Cashback throughout the Promotion Period.
8. The allocation and capping of the Cashback for this Promotion is illustrated in Table 4 below. The Cashback is pooled together with the HSBC Amanah Auto-Debit Promotion. HSBC Bank is the sole provider for all the Cashback in this Promotion.

Table 4:

Promotion Month	Date	Cashback Allocation (in unit)	Cashback total value (in RM)	Maximum Cashback per Eligible Cardholder throughout the Promotion Period (RM)
1	1 February to 29 February 2024	654	13,080	20
2	1 March to 31 March 2024	654	13,080	
3	1 April to 30 April 2024	654	13,080	
4	1 May to 31 May 2024	654	13,080	
5	1 June to 30 June 2024	654	13,080	
6	1 July to 31 July 2024	655	13,100	
7	1 August to 31 August 2024	655	13,100	
8	1 September to 30 September 2024	655	13,100	
9	1 October to 31 October 2024	655	13,100	
10	1 November to 30 November 2024	655	13,100	
11	1 December to 31 December 2024	655	13,100	
Total		7,200	144,000	

9. “**Eligible Spend**” for this Promotion are those transactions charged to any of the Eligible Cardholder’s Participating HSBC Credit Card/-i including the supplementary credit card(s) within the Promotion Period:
- Includes all new auto-bill transaction with any biller; and
 - Excludes existing recurring Card Instalment Plans, Balance Conversion Plans, standing instructions, management fees, credit card annual fees and credit card service tax, insurance, existing standing instructions and/or auto-debit/autobill and/or auto-payment services and/or transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

10. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) which successfully posted in HSBC's system within the Promotion Period. HSBC shall not be held responsible for any late posting.
11. For avoidance of doubt, HSBC will take into account any transactions made on the last date of the Promotion Period as Eligible Spend provided it is posted in HSBC's system within 14 days from transaction date.
12. Both primary and supplementary/ies Participating HSBC Credit Card/-i spend will be taken into account to meet the Eligible Spend. If the Eligible Cardholder has multiple Participating HSBC Credit Card/-i accounts, Eligible Spend made on all Participating HSBC Credit Card/-i by the primary credit card/-i cardholder and his/her supplementary/ies credit card/-i cardholder(s) will be consolidated to the primary credit card/-i account and will not be viewed individually to meet the respective Eligible Spend for this Promotion. For avoidance of doubt, any Cashback will be crediting into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account.

Example: Cardholder A has a HSBC Premier World Mastercard Credit Card, a HSBC Platinum Credit Card and 2 supplementary HSBC Platinum Credit Card. All transactions on Eligible Spend made with all of those Participating HSBC Credit Card will be consolidated to the primary credit card account and not be viewed individually to meet the respective Eligible Spend of this Promotion.

13. In the event there is a tie in transaction time and/or amount for the last unit of Cashback, the Eligible Cardholder with the higher ranking card type of Participating HSBC Credit Card/-i will get the last unit of Cashback.

(For avoidance of doubt, the Participating HSBC Credit Cards/-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 Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.)

14. The Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account within eight (8) to twelve (12) weeks after the end of the Promotion Month, which will be reflected in the Eligible Cardholders' monthly credit card statement after the Cashback has been credited.
15. HSBC will not entertain any request from any Eligible Cardholders or any other person to fulfil the Cashback to any third party other than the Eligible Cardholders or to exchange the Cashback for any kind.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via
 - i. via electronic means;
 - ii. press advertisements;
 - iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - iv. display at its business premises; or
 - v. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
18. This Terms and Conditions are in addition and must be read together with the respective products(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.

The below terms also apply:

- a. HSBC Universal Terms and Conditions ("UTCs") which is available at www.hsbc.com and www.hsbcamanah.com;
- b. HSBC Cardholder Agreement; and

- c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
 20. The Eligible Cardholder shall be responsible for any applicable taxes.
 21. HSBC's decision on all matters relating to this Promotion shall be final and binding.