

TERMS & CONDITIONS

Digital Insurance Campaign ("Promotion")

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("HSBC") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("Allianz General") and distributed by HSBC.
2. By participating in this Promotion, participants agree to be bound by all the terms and conditions below.

PROMOTION PERIOD

3. This Promotion shall run from 19th May 2021 to 31st July 2021, both dates inclusive ("**Promotion Period**").

ELIGIBILITY

4. This Promotion is open to HSBC Malaysia Principle and Supplementary Credit Cardholders and Debit Cardholders.

EXCEPT

the following cardholders are excluded from the Promotion Mechanics:

- i. Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
 - ii. Cardholder(s) of company and/or corporate HSBC Credit and Debit Card(s)/-i;
- (hereinafter collectively referred to as the "**Eligible Cardholders**")

Promotion Mechanics

5. Eligible Cardholders who fulfil the following criteria will stand to receive a RM20 Touch 'n Go e-Wallet reload pin ("**Gift**") :
 - i. Purchase any or a combination of the following Allianz General Insurance Products via their respective online links provided below during the Promotion Period:
 - https://getquote.allianz.com.my/smart-home-cover?utm_source=HSBCBN&bundle=HH-Landlord-Plus_P1P1P1P1_V1 for Smart Home Cover,
 - https://getquote.allianz.com.my/travel-care-plus?utm_source=HSBCBN for Allianz Travel Care and/or
 - https://getquote.allianz.com.my/cancer-protect?utm_source=HSBCBN for Allianz Cancer Protect during the Promotion Period;and
 - ii. Eligible Cardholder's application of insurance is approved and issued by Allianz General.

GIFT TERMS AND CONDITIONS

6. The Gift is limited to a total of RM 2,000 only for this Promotion and the giveaway shall be on a first come first serve basis.
7. An Eligible Cardholder is entitled to receive only one (1) Gift for a particular type of Allianz General Insurance Product. If an Eligible Cardholder purchases multiple Allianz General Insurance Products, then the Eligible Cardholder will receive one (1) Gift each for each type of Allianz General Insurance Product purchased. For example:
 - a) If an Eligible Cardholder purchases one (1) or multiple Smart Home Cover, the Eligible Cardholder will get only one (1) Gift only;
 - b) If an Eligible Cardholder purchases one (1) Smart Home Cover and one (1) Allianz Cancer Protect, the Eligible Cardholder will get two (2) Gifts.

- c) If an Eligible Cardholder purchases one (1) Smart Home Cover, (1) Allianz Travel Care and one (1) Allianz Cancer Protect, the Eligible Cardholder will get three (3) Gifts.
8. An Eligible Cardholder is only entitled to a maximum of three (3) Gifts, assuming the Eligible Cardholder purchases all three types of Allianz General Insurance Products.
 9. The Gift(s) will be delivered to the Eligible Cardholder(s) in the form of a unique code via SMS to the mobile number registered with Allianz General as stated in the application form completed by the Eligible Cardholder. Eligible Cardholders will receive the Gift(s) within 14 working days after the end of each month during the Promotion Period. Eligible Cardholders' Allianz General Insurance Product(s) Policy must be in force when the unique code is delivered to Eligible Cardholders' mobile number registered with Allianz General.
 10. This Gift giveaway is non-exchangeable for cash and non-transferable. The Gift(s) can be reloaded to Eligible Cardholders' registered and valid Touch 'n Go e-Wallet via the Touch 'n Go e-Wallet application.
 11. HSBC does not in any way endorse, sanction, approve or support the use of the Gift or Touch 'N Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'N Go Sdn Bhd.
 12. All other terms and conditions of the Smart Home Cover, Allianz Cancer Protect and Allianz Travel Care Insurance shall apply.
 13. This promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the insurance product.

GENERAL TERMS & CONDITIONS

14. HSBC reserves the right at its absolute discretion to vary, delete or add to any of this Promotion's Terms & Conditions with 3 calendar days prior notice.
15. This Promotion's Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
16. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholders:
 - a. 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;
 - 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's internet website(s); where such notices shall be deemed to be effective on and from the 4th calendar 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 calendar day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
17. 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.
18. HSBC reserve the right to cancel, terminate or suspend this Promotion with 3 calendar days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle you to any claim or compensation against HSBC or Allianz General for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation, termination or suspension.
19. 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.

20. 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.
21. HSBC's decision on all matters relating to this Promotion including but not limited to the eligibility to participate, the selection of the applicants for this Promotion, and in case of any dispute, shall be final and binding on all Eligible Cardholders who participate in this Promotion and no correspondence will be entertained.
22. By participating in this Promotion, the Eligible Cardholder agrees to be bound by this Promotion's Terms and Conditions and the decisions of HSBC.
23. Allianz General being the underwriter of the Smart Home Cover, Allianz Cancer Protect and Allianz Travel Care Insurance is fully responsible for the Smart Home Cover, Allianz Cancer Protect and Allianz Travel Care Insurance and the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz General.
24. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these Terms and Conditions shall prevail in relation to this Promotion.
The existing terms and conditions applicable to the products and propositions included in this Promotion are available as follows:

- a. Universal Terms and Conditions of HSBC Bank available at www.hsbc.com.my are:
 - i. Generic Terms and Conditions;
 - ii. Specific Terms and Conditions for HSBC Premier and HSBC Advance;
 - iii. Special Terms and Conditions for Retail Banking and Wealth Management;
 - iv. Cardholder Agreement; and
- b. Terms and Conditions of Perks@Work