

TERMS & CONDITIONS
Go Green with eStatement Campaign

1. HSBC Bank Malaysia Berhad 198401015221 (127776-V) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad 200801006421 (807705-X) will be referred to as “HSBC Amanah” (collectively referred to as “**HSBC**”).

CAMPAIGN PERIOD

2. Go Green with eStatement (“**Campaign**”) runs from 1 March 2021 – 30 April 2021, both dates inclusive (“**Campaign Period**”).

ELIGIBILITY

3. This Campaign is open to all HSBC customers with any of the Eligible Account(s) as described below who during the Campaign Period, are registered or register to be HSBC Online Banking users at www.hsbc.com.my / www.hsbcamanah.com.my or via HSBC Malaysia Mobile Banking app, **and** switch from the option of receiving paper statement or email statement to eStatement as their mode of receiving account statements:

Table 1: Eligible Account(s)

	Eligible customers who holds:	Eligible Account(s)
1.	An individual HSBC deposit account/-i in Malaysian Ringgit denomination	HSBC Premier Account, HSBC Amanah Premier Account-i, HSBC Advance Account, HSBC Amanah Advance Account-i, HSBC Statement Savings Account, HSBC Amanah Statement Savings Account-i, HSBC Passbook Savings Account, HSBC Amanah Passbook Savings Account-i, HSBC Basic Savings Account, HSBC Amanah Basic Savings Account-i, HSBC Current Account, HSBC Amanah Current Account-i, HSBC Basic Current Account and HSBC Amanah Basic Current Account-i
2.	A primary HSBC credit card account/-i	HSBC Premier Travel MasterCard Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card, HSBC MasterCard Platinum Credit Card, HSBC Amanah MPower Platinum Credit Card-i, HSBC Visa Reward Credit Card/HSBC Gold MasterCard Credit Card, HSBC Amanah MPower Credit Card-i

BUT excludes the following:

- (i) joint account holders;
- (ii) supplementary credit cardholders/-i;
- (iii) holder(s) of foreign HSBC credit cards/-i that are not issued in Malaysia;
- (iv) holder(s) of invalid or cancelled accounts/-i and/or whose accounts/-i are delinquent within HSBC’s definition at any time during the Campaign Period; and/or
- (v) holder(s) of company and/or corporate HSBC MYR deposit account/-i and/or HSBC credit cards/-i; and/or
- (vi) all permanent and/or contract employees of HSBC, HSBC (Malaysia) Trustee Bhd, HSBC Electronic Data Processing Centre (Malaysia) Sdn Bhd and HSBC Software Development (Malaysia) Sdn Bhd

(Hereinafter referred to as the “**Eligible Participant(s)**”).

PARTICIPATION CRITERIA

- To participate in this Campaign, an Eligible Participant must switch to eStatement as his/her mode of receiving account statements via HSBC Online Banking or HSBC Malaysia Mobile Banking app within the Campaign Period.

OFFERS

- Eligible Participants who fulfil Clause 4 above stand to receive cash back from the following offers as detailed in Table 2 below:

Table 2: Offers

Type	Offers	Eligible Criteria	Maximum Capping	Total Cash Back to be awarded
Offer 1	RM20 Cash Back	First 20,000 Eligible Participants who fulfil Clause 4 on first come first serve basis	20,000 units	RM20 x 20,000 units = RM400,000
Offer 2	RM1000 Cash Back	10 Eligible Participants who fulfil Clause 4 selected based on the process in Clause 8 below	10 units	RM1000 x 10 units = RM10,000

CASH BACK TERMS AND CONDITIONS

- Each Eligible Participant is entitled to receive up to maximum 1 unit of RM20 cash back (Offer 1) and 1 unit of RM1,000 cash back (Offer 2) only throughout the Campaign Period.
- For Offer 1, the first 20,000 Eligible Participants who satisfy Clause 4 during the Campaign Period will receive the cash back, on a first come, first served basis, subject to availability.
- For Offer 2, the cash back winners selection process is as follows:
 - Each Eligible Participant is assigned with a serial number in HSBC's randomizer system.
 - HSBC will perform a one (1) time randomization of the total entries received.
 - The entries ranked 1st to 10th from the randomization results will be shortlisted as Potential Cash Back Winners.
 - The Potential Cash Back Winners will receive an SMS notifying that he/she stands to receive the Cash Back, 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 Cash Back.
 - An SMS will be sent to confirm the Cash Back Winners.
 - He/she who has not fulfilled the requirements under Clause 8(iv) will be forfeited as a Potential Cash Back Winner.
 - In the event HSBC has not selected a Cash Back Winner due to Clause 8(vi), the next entry from the randomization results in Clause 8(iii) will be shortlisted as the Potential Cash Back Winner, and the same process in Clause 8(iv) to (vi) shall repeat up to two (2) rounds, and thereafter the Cash Back if any will be forfeited.
- There is a total of RM410,000 Cash Back allocated for this campaign which is pooled together with the 'HSBC Amanah Go Green with eStatement Campaign'. HSBC Bank is the sole provider of all the cash back.
- The Cash Back will be credited to the Eligible Participant's account within four (4) to eight (8) weeks after the selection of winners at end of the Campaign Period in line with clause 12 below.
- The Cash Back will be credited into the Eligible Participant's highest type of MYR deposit account/-i with HSBC. *(For avoidance of doubt, the HSBC account with HSBC are in the following order: HSBC Premier Account being the highest account type, followed by HSBC Amanah Premier Account-i, HSBC Advance Account, HSBC Amanah Advance Account-i, HSBC Statement Savings Account, HSBC Amanah Statement Savings Account-i, HSBC Passbook Savings Account, HSBC Amanah Passbook Savings Account-i, HSBC Basic Savings Account, HSBC Amanah Basic Savings Account-i, HSBC Current Account, HSBC Amanah Current Account-i, HSBC Basic Current Account and HSBC Amanah*

Basic Current Account-i.) Eligible Participants will receive notification of the Cash Back through monthly statements and/or via Short Messaging Service (SMS) and/or email following the crediting of the Cash Back.

12. For Eligible Participants who do not have a MYR deposit account/-i with HSBC, but have HSBC credit card(s)/-i, the Cash Back will be credited into the Eligible Participant's highest type of HSBC / HSBC Amanah credit card/-i account. *(For avoidance of doubt, the HSBC/HSBC Amanah credit card/-i(s) are in the following order: HSBC Premier Travel MasterCard Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum Credit Card, HSBC MasterCard Platinum Credit Card, HSBC Amanah MPower Platinum Credit Card-i, HSBC Visa Reward Credit Card/HSBC Gold MasterCard Credit Card, HSBC Amanah MPower Credit Card-i.* The Eligible Participant will receive notification of the Cash Back, via Short Messaging Service (SMS) and/or email following the crediting of the Cash Back.
13. HSBC will not entertain any request from any Eligible Participant or any other person to credit the Cash Back to any other third party's account.

GENERAL TERMS & CONDITIONS

14. All of the Eligible Participants' HSBC account MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition during the Campaign Period as well as at the time of fulfillment of the Cash Back otherwise they will be disqualified from participating or receiving the Cash Back under this Campaign.
15. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days' prior notice. The Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
16. HSBC may use any of the following modes to communicate notices in relation to this Campaign to the Eligible Participant:
- (i) individual notice to the Eligible Participant (whether by written notice or via electronic means) sent to the Eligible Participant's latest address/email address as maintained in the HSBC records;
 - (ii) press advertisements;
 - (iii) notice in the Eligible Participant's HSBC account(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.
17. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and services referred to in this Campaign. In the event of inconsistency between these Terms and Conditions and the existing respective product and service terms and conditions, these terms and conditions shall prevail in relation to this Campaign. The existing terms and conditions applicable to the products and services referred to in this Campaign are available as follows:
- (i) Universal Terms & Conditions of HSBC Bank available at www.hsbc.com.my are:
 - a. Generic Terms & Conditions;
 - b. Specific Terms & Conditions for HSBC Premier and Advance;
 - c. Specific Terms & Conditions for Retail Banking & Wealth Management;
 - d. Cardholder Agreement;
 - (ii) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - a. Generic Terms & Conditions; and
 - b. Specific Terms & Conditions for HSBC Amanah Premier and Advance;
 - c. Specific Terms & Conditions for Retail Banking & Wealth Management;
 - d. Cardholder Agreement;
 - (iii) Online and Mobile Banking Terms and Conditions available on www.hsbc.com.my and www.hsbcamanah.com.my

18. 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.
19. HSBC reserves the right to cancel, terminate or suspend this Campaign with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Campaign shall not entitle the Eligible Participant to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Participant as a direct or indirect result of the act of cancellation, termination or suspension.
20. 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.
21. The Eligible Participant 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 Campaign.
22. HSBC decision on all matters relating to this Campaign shall be final and binding.