

TERMS & CONDITIONS

HSBC Amanah Digital Account Opening Rewards ("Promotion")

PROMOTION PERIOD

1. HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") and HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") (collectively as "**HSBC**").
2. "**Promotion Period**":
 - a. "Sign-Up Period" runs from **1 August 2023 to 30 September 2023**, both dates inclusive for customers to apply for an Eligible Account as illustrated in Table 1 below; and
 - b. "Transaction Period" is forty-five (45) calendar days from account opening date.

Table 1 – Sign-Up Period

Dates	Calendar Month
1 to 31 August 2023	August 2023
1 to 30 September 2023	September 2023

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new-to-bank individual customer who successfully opens HSBC Amanah Basic Savings Account-i ("**Eligible Account**") through the Instant Apply function on HSBC Amanah website during the Sign-Up Period ("**Eligible Customer**").
4. Thereafter, the Eligible Customer is required to complete the account opening application by performing identity verification at any HSBC branch for the Eligible Account to be opened and activated.
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Permanent and/or contract employees of HSBC (including their subsidiaries and related companies) and their immediate family members (spouse, children, parents, brothers and sisters);
 - b. Customers who have an existing account or relationship with HSBC; and
 - c. Non-individuals or corporate HSBC customers.
6. Eligible Customer whose Eligible Account or HSBC Debit Card-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the reward will not be eligible to join and/or receive any reward under this Promotion.

PROMOTION MECHANICS

RM 100 Cash (“Reward”)

7. Historically, the Eligible Customer who fulfilled the Participation Criteria set in Table 2 received a RM100 cash (“Reward”) subject to the Reward Capping and based on first come first served basis. Any disclosure of historical reward shall not be construed as an indicative or prospective reward, nor give rise to any obligation on the part of HSBC Amanah to provide such reward in the future.

Table 2 – Participation Criteria for Reward

Participation Criteria
<p>a. Download the HSBC Malaysia Mobile Banking App (“Mobile App”), register for HSBC Malaysia online banking and successfully log into the Mobile App within thirty (30) calendar days from account opening date; and</p> <p>b. Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 8 below (“Eligible Transaction(s)”) with a minimum amount of RM20 or equivalent in each transaction within forty-five (45) calendar days from account opening date (“Transaction Period”).</p>

8. Table 3 below defines the transactions listed as Eligible Transaction(s):

Table 3 – Eligible Transaction(s)

Eligible Transaction(s)	Definition
a) Debit Card-i Spend	<p>a) Includes: local and overseas retail transactions (including online transactions), e-wallet top up, insurance/takaful, QR pay for retail transactions, standing instructions/ auto-billing; and</p> <p>b) Excludes: Cash Advance, interest charges, finance charges/management fees, annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP).</p> <p>*e-wallet includes GrabPay, Touch & Go, Boost, BigPay, Lazada Wallet and ShopeePay.</p>
b) Bill Payment	Online bill payments via ‘Pay a Bill’ through HSBC Malaysia online banking or Mobile App that is paid through the Eligible Account
c) DuitNow	The Eligible Account is debited using ‘DuitNow’ function via the HSBC Malaysia online banking or Mobile App to initiate instant credit transfers using a recipient’s account number with other banks or DuitNow ID from the Eligible Account.
d) JomPay	A bill payment service available on HSBC Malaysia’s online banking or Mobile App for Eligible Customer to make payment of bills to participating billers registered in the scheme using the Eligible Account, i.e. government agencies, statutory bodies, businesses, (including sole proprietors and partnerships)

	societies, charities and other entities participating in the scheme to collect bill payments.
--	---

9. All Eligible Transactions bearing posting dates (according to Malaysia Time) within the corresponding Transaction Period will be taken into account for the Reward. HSBC Amanah is not responsible for any failure or delay in transmission or posting of any transaction by retailers/merchants.

Samsonite Astra Spinner 55/20 EXP Luggage (“Prize”)

10. Historically, Eligible Customer(s) who fulfilled the Participation Criteria set in Table 4 was awarded entries to win a Samsonite Astra Spinner 55/20 EXP Luggage (“Prize”). The Prize was given based on the Winners Selection Process and subject to the Prize Capping. The Prize is not guaranteed and subject to HSBC Amanah’s discretion. Any disclosure of historical prize shall not be construed as an indicative or prospective prize, nor give rise to any obligation on the part of HSBC Amanah to provide such prize in the future.
11. Table 4 below sets out the historical entries awarded for a Calendar Month from 1 July 2023 to 31 July 2023 (“Historical Period”).

Table 4 – Participating Criteria for Prize

Criteria	Number of Entries
Every RM2,000 Monthly Average Balance in the Eligible Account	One (1) Entry

“Monthly Average Balance” refers to the sum of the daily day-end balances for a Calendar Month during the Promotion Period, divided by the number of days in that month.

An illustration on Monthly Average Balance using 30-day Calendar Month:

Day of the Month	Daily Day-End Balances
1 to 15 (15 days)	RM50,000
16 to 30 (15 days)	RM35,000

Total Daily Day-End Balances	(RM50,000 x 15 days) + (RM35,000 x 15 days) = RM1,275,000
Number of days in the Calendar Month	30 days
Average Daily Balance	RM1,275,000 / 30 days = RM42,500

The number of entries entitled for Monthly Average Balance of RM42,500 are 21 entries.

PROMOTION REWARD & PRIZES

12. For avoidance of doubt, the Eligible Customer stands to receive maximum one (1) unit of RM30 cash (“Reward”) and/or maximum one (1) unit of Samsonite Astra Spinner 55/20 EXP Luggage (“Prize”) throughout the Promotion Period.
13. Both the Reward and Prize allocated under this Promotion is pooled together with HSBC Bank Digital Account Opening Rewards Promotion. HSBC Bank is the sole provider for all the Reward

and Prize in this Promotion. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit.

Reward

14. The total Reward allocated under this Promotion is RM50,000, which will be awarded on first come, first-served basis and subject to the terms and conditions herein.
15. The recipient of the Reward shall be determined within one (1) month from the end of each Calendar Month and will be notified prior to Reward payment by way of short message service ("**SMS**") to the recipient's mobile number maintained in HSBC's record.
16. The Reward will be credited into the Eligible Customer's Eligible Account within sixty (60) days upon the end of each calendar month and this will be reflected in the Eligible Account's statement.
17. The Reward is not exchangeable or transferable.

Prize

18. A total of 100 units of Prizes will be given throughout the Promotion Period where 50 units of Prizes will be given out in each calendar month ("Monthly Prize") during the Promotion Period.

Prize	Number of Monthly Prizes	Total Units throughout Campaign Period
Samsonite Astra Spinner 55/20 EXP Luggage	Fifty (50) units	Hundred (100) units

19. Each Eligible Customer stands to win a maximum of one (1) unit of Prize throughout the Promotion Period. If the Eligible Customer is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 20.
20. The Monthly Prize winners selection shall be based on the process below ("**Winners Selection Process**"):
 - a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC's randomizer system.
 - b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer ("**Shortlisted Eligible Customer(s)**").
 - c. The Shortlisted Eligible Customers will receive an SMS within eight (8) to ten (10) weeks after each Calendar Month, at the mobile numbers maintained in HSBC's records, notifying them that they stand to receive the Monthly Prize, subject to answering a question via SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize.
 - d. The Monthly Prize winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks after each calendar month. The Monthly Prize winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Prize using the allocated Unique ID.

- e. He/she who has not fulfilled the requirements under Clause 20(c) will be disqualified as a Shortlisted Eligible Customers.
- f. In the event HSBC has not selected any Monthly Prize winner due to Clause 20(e), the next entry from the randomization results in Clause 20(b) will be selected based on the ranking provided, and the same process in Clause 20(c) to (e) shall be repeated up to a maximum, of two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.

21. The following terms and conditions apply to Prizes:

- a. The Prizes will be awarded to the Monthly Prize winner(s) only;
- b. The Prizes are provided on an "As Is" basis;
- c. The Prizes are not transferable and cannot be exchanged for cash, credit or in kind;
- d. HSBC reserves the right to provide the Prizes in any colour that is available (if applicable);
- e. The Prizes will be couriered within sixteen (16) weeks after the Promotion Period to the Monthly Prize winners' address as maintained in HSBC's records.
- f. HSBC will not entertain any request to deliver the Prizes to an overseas or third party address, a P.O. Box address and/or an address other than that maintained in HSBC's record.
- g. HSBC may process information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "**Notice**") and HSBC's Universal Terms and Conditions and disclose pertinent information to the Prizes' fulfilment agency to facilitate delivery of the Prizes to Monthly Prize winner. A copy of the Notice can also be downloaded from <https://www.hsbc.com.my/privacy-and-security/>;
- h. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 7 days' prior notice;
- i. 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;
- j. 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;
- k. 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.
- l. All brands of the Prizes are not participants or sponsors of this Promotion. All logos and trademarks of these Prizes are registered in the respective origin countries; and
- m. Any query or dispute on the usage or fitness for purpose of the Prizes must be directed to and resolved directly with Samsonite. Samsonite's terms and conditions apply.

GENERAL TERMS AND CONDITIONS

22. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.

23. HSBC may communicate to the Eligible Customer in relation to this Promotion via:

- a. via electronic means;
- b. press advertisements;
- c. notice in the Eligible Customer's statement(s) or composite statement;
- d. display at its business premises; or

e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

24. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, this term shall prevail in relation to this Promotion.

25. The below terms also applies:

- i. HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbcamanah.com.my;
- ii. HSBC's Notice Relating to the Personal Data Protection Act 2010.

26. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

27. The Eligible Customer shall be responsible for any applicable taxes.

28. HSBC's decision on all matters relating to this Promotion shall be final and binding.