

TERMS & CONDITIONS

HSBC Bank Digital Account Opening Rewards ("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. "**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 Basic Savings Account/-i ("**Eligible Account**") through the Instant Apply function on HSBC Bank or 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. The Eligible Customer stands to receive a RM100 cash (“**Reward**”) upon meeting the Participation Criteria set in Table 2, on a first come first served basis and subject to the terms and conditions herein.

Table 2 – Participation Criteria

Participation Criteria	
a.	Download the HSBC Malaysia Mobile Banking app (“ Mobile App ”), register for HSBC Malaysia online banking and successfully log into the Mobile App; and
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 ”).

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> <p>For avoidance of doubt, transactions charged to the Eligible Customer’s HSBC Debit Card will count as an Eligible Transaction for HSBC Basic Savings Account, while transactions charged to the HSBC Debit Card-i will count as an Eligible Transaction for HSBC Amanah Basic Savings Account-i.</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 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.
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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 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. Eligible Customer who meets the criteria set in Table 4 shall qualify for entries to win the one (1) unit of Samsonite Astra Spinner 55/20 EXP Luggage (“Prize”) throughout the Campaign Period.
11. Entries shall be earned based on the Monthly Average Balance maintained in the Eligible Account in each Calendar Month within the Sign-Up Period, illustrated in Table 4 below.
12. For avoidance of doubt, “Monthly Average Balance” refers to the sum of the daily day-end balances for a Calendar Month during the Sign-Up Period, divided by the number of days in that month.

Table 4 – Participating Criteria for Prize

Condition	Number of Entries
Every RM 2,000 Monthly Average Balance in the Eligible Account	One (1) Entries

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 Promotion 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

13. For avoidance of doubt, the Eligible Customer stands to receive maximum one (1) unit of RM100 cash ("**Reward**") and/or maximum one (1) unit of Samsonite Astra Spinner 55/20 EXP Luggage ("**Prize**") throughout the Promotion Period.
14. Both the Reward and Prize allocated under this Promotion is pooled together with HSBC Amanah 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

15. 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.
16. 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**") send to the recipient's mobile number maintained in HSBC's record.
17. 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.
18. The Reward is not exchangeable or transferable.

Prize

19. A total of 100 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 Promotion Period
Samsonite Astra Spinner 55/20 EXP Luggage	Fifty (50) units	Hundred (100) units

20. Each Eligible Customer will only be entitled to win a maximum of one (1) Prize throughout the Promotion Period. If the Eligible Customer is identified as a subsequent Monthly Prize winner after winning the first (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 21.
21. The Monthly Prize winner selection process is based on the process below:
- All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC's randomizer system.
 - To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each Calendar Month to shortlist fifty (50) Eligible Customer ("**Shortlisted Eligible Customer**").

- c. The Shortlisted Eligible Customer 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. An SMS will be sent to confirm the Monthly Prize winner.
- e. He/she who has not fulfilled the requirements under Clause 21(c) will be disqualified as a Shortlisted Eligible Customer.
- f. In the event HSBC has not selected any Monthly Prize winner due to Clause 21(e), the next entry from the randomization results in Clause 21(b) will be selected based on the ranking provided, and the same process in Clause 21(c) to (e) shall be repeated up to a maximum of two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.

22. 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.
- 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

23. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
24. 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.

25. 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 terms shall prevail in relation to this Promotion.
26. The below terms also applies:
- i. HSBC and 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.hsbc.com.my and www.hsbcamanah.com.my;
 - ii. HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

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

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