

TERMS & CONDITIONS

HSBC 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**" runs from **1 October 2022 to 31 December 2022**, both dates inclusive, as listed in Table 1.

Table 1 – Promotion Period

Dates	Calendar Month
1 to 31 October 2022	October 2022
1 to 30 November 2022	November 2022
1 to 31 December 2022	December 2022

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 Promotion 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 customers.

PROMOTION MECHANICS

RM30 Cash ("Reward")

6. The Eligible Customer will qualify for a RM30 cash ("**Reward**") upon meeting the Participation Criteria set in Table 2

Table 2 – Participation Criteria

Participation Criteria
a. Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log into the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; and

b. Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 7 below (“**Eligible Transaction(s)**”) with a minimum amount of RM20 in each transaction within forty-five (45) calendar days from account opening date (“**Transaction Period**”).

7. 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>All local and overseas retail transactions and online transactions charged to the Eligible Customer’s HSBC Debit Card/-i but excludes the following:-</p> <ul style="list-style-type: none"> • Fees and charges (e.g. annual fees, late payment charges); and • Transactions that are subsequently void or cancelled. <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	<p>Online bill payments via ‘Pay a Bill’ through HSBC Malaysia online banking or Mobile App that is paid through the Eligible Account</p>
c) DuitNow	<p>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.</p>
d) JomPay	<p>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.</p>

8. All Eligible Transactions bearing posting dates 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.

9. If the HSBC Debit Card/-i of the Eligible Customer is cancelled/terminated for any reason whatsoever, all transactions charged to the said HSBC Debit Card/-i during the Transaction Period will not be taken into consideration for the entitlement of the Reward.

Dyson Pure Cool Purifier (“Prize”)

10. Eligible Customer who meets the Participation Criteria set in Table 2 shall qualify for entries to win the one (1) unit of Dyson Pure Cool Purifier (“Prize”) throughout the Promotion Period.
11. Entries shall be earned based on the Monthly Average Balance maintained in the Eligible Account in each calendar month within the Promotion Period, illustrated in Table 4 below.

Table 4 – Requirement for Entries

Condition	Number of Entries
Every RM1,000 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	$(RM50,000 \times 15 \text{ days}) + (RM35,000 \times 15 \text{ days})$ $= RM1,275,000$
Number of days in the Promotion Month	30 days
Average Daily Balance	$RM1,275,000 / 30 \text{ days} = RM42,500$

The number of entries entitled for Monthly Average Balance of RM42,500 are 42 entries.

PROMOTION PRIZES

Reward

12. Each Eligible Customer will only be entitled to one (1) Reward throughout the Promotion Period. The total Reward allocated under this Promotion is RM90,000, which will be awarded on first come, first-served basis and subject to availability. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit. HSBC is the sole provider for all prizes in this promotion.
13. The recipient of the Reward shall be determined within one (1) month from the end of each calendar month within the Promotion Period 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.
14. The Reward will be credited into the Eligible Customer’s Eligible Account within sixty (60) days upon the end of each calendar month in the Promotion Period.
15. If the Eligible Account is closed or suspended for whatsoever reasons before the Reward is credited, such Reward shall be forfeited.

Prize

16. A total of fifteen (15) units of Prizes will be given throughout the Promotion Period where five (5) 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
Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units

17. Each Eligible Customer will only be entitled 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 18.

18. The Monthly Prize winners selection process is based on the process below:

- 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**”).
- 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. 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 18(c) will be disqualified as a Shortlisted Eligible Customer.
- f. In the event HSBC has not selected any Monthly Prize winner due to Clause 18(e), the next entry from the randomization results in Clause 18(b) will be selected, and the same process in Clause 18(c) to (e) shall be repeated.
- g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 18(f), the same process in Clause 18(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.

19. The following terms and conditions apply to Prizes:

- a. The Prizes will be awarded to the Monthly Prize winners 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. Fulfilment and delivery of the Prize are provided and supported by HSBC’s appointed agency, Tri-E Marketing Sdn Bhd;
- f. HSBC’s appointed agency will not entertain any request to deliver the Prizes overseas;

- g. HSBC may process information, for purposes as provided for in HSBC's Notice to Eligible 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 Eligible Customer(s). 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 the respective merchants General Terms and Conditions.

GENERAL TERMS AND CONDITIONS

20. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
21. 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.
22. 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.
23. 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.
24. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

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

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