

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 **21 November 2023 to 31 December 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
21 to 30 November 2023	November 2023
1 to 31 December 2023	December 2023

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new-to-bank individual customer who successfully opens either one of the following accounts ("**Eligible Account**") through the Instant Apply function on HSBC Bank or HSBC Amanah website during the Sign-Up Period ("**Eligible Customer**")
 - a. HSBC Basic Savings Account/i; or
 - b. HSBC Advance/ HSBC Amanah Advance Account.
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

7. The Eligible Customer stands to receive a RM100 cash ("**Reward**") upon meeting the Participation Criteria set in Table 2 with their Eligible Account, on a first come first served basis and subject to the terms and conditions herein.

Table 2 – Participation Criteria

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; 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: Interest charges, finance charges/management fees, annual fee, Sales and Services Tax (SST), quasi cash transactions.</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/ HSBC Advance Account, while transactions charged to the HSBC Debit Card-i will count as an Eligible Transaction for HSBC Amanah Basic Savings Account-i/ HSBC Amanah Advance.</p>
b) Bill Payment	Online bill payments via 'Pay a Bill' through HSBC Malaysia online banking or Mobile App.
c) DuitNow	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, 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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- 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.

PROMOTION REWARD

- For avoidance of doubt, the Eligible Customer stands to receive maximum one (1) unit of RM100 cash ("**Reward**") throughout the Promotion Period. 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.
- The total Reward 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 in this Promotion. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit.
- 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.
- 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.
- The Reward is not exchangeable or transferable.

GENERAL TERMS AND CONDITIONS

- HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
- HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - via electronic means;
 - press advertisements;
 - notice in the Eligible Customer's statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC internet website(s);

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

17. 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.
18. 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.
19. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
20. The Eligible Customer shall be responsible for any applicable taxes.
21. HSBC’s decision on all matters relating to this Promotion shall be final and binding.