

TERMS & CONDITIONS

HSBC Credit Limit Increase Cashback Promotion 2023 (“Promotion”)

THE 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 referred to as “**HSBC**”).
2. “**Promotion Period**” runs from 01 May 2023 to 31 December 2023, both dates inclusive

ELIGIBILITY

3. The Promotion is open to existing to bank customer who holds at least one of the following primary Participating HSBC Credit Card/-i(s) as set out in Table 1 below] (“**Eligible Cardholders**”) during the Promotion Period.

Table 1: Participating HSBC Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier Travel MasterCard Credit Card• HSBC Premier World MasterCard Credit Card• HSBC Visa Signature Credit Card• HSBC Advance Visa Platinum Credit Card• HSBC Platinum Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World MasterCard Credit Card-i• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Cardholder(s) of Participating HSBC Credit Card/-i(s) that are not issued in Malaysia;
 - b. Cardholder(s) of invalid or cancelled Participating HSBC Credit Card/-i(s) and/or whose accounts are delinquent within HSBC’s definition at any time during the Promotion Period; and/or
 - c. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s)
 - d. Cardholder(s) of Participating HSBC Credit Card/-i(s) who are participating in any other concurrent HSBC Credit Card/-i(s) promotions via any channels by HSBC or authorized 3rd parties,
5. Existing Cardholders whose Participating HSBC Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled; during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholder must apply for and submit a Credit Limit Increase application (“**CLI Application**”) supported with the Eligible Cardholder’s latest income documentation as requested by HSBC via any application channels during the Promotion Period (the “**Participation Criteria**”).
7. Eligible Cardholder who satisfies the Participation Criteria in Clause 6 will receive a Cash Back of RM50 within 60 calendar days from the day the CLI Application is approved by HSBC, on a first come, first served basis.

CASH BACK

8. RM120,000 Cash Back amount is allocated for this Promotion which is pooled together with the “HSBC Amanah Credit Limit Increase Cashback Promotion 2023”. HSBC Bank is the sole provider for the Cash Back in the Promotions.
9. For avoidance of doubt, the CLI Application applied for by an Eligible Cardholder during the Promotion Period must be approved by HSBC no later than 28 February 2024 (inclusive) to be entitled to receive the Cash Back, on a first come first served basis.
10. Each Eligible Cardholder stands to receive a maximum of 1 unit of Cash Back under this Promotion regardless of the number of CLI Applications submitted and approved throughout the Promotion Period. Cash Back will only be given to the first CLI Application approved and which satisfies the Participation Criteria during the Promotion Period.
11. Cash Back will be credited into the Participating HSBC Credit Card/-i(s)'s account, to which the first CLI Application satisfies the Participation Criteria and is approved (if any). The Eligible Cardholder will be notified of the Cash Back, if any, through the Participating HSBC Credit Card/-i(s)'s monthly credit card/-i statement that follows after the date of crediting the Cash Back.
12. At the time of fulfilment of the Cash Back and during the Promotion Period, all Participating HSBC Credit Card/-i(s)' account MUST NOT show any record(s) of delinquency, invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.

GENERAL TERMS & CONDITIONS

13. HSBC will not entertain any request from any Eligible Cardholder or any other person to fulfil the Cash Back to any third party other than the Eligible Cardholder.
14. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Cash Back received in this Promotion.
15. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
16. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card/-i 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.
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:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC and HSBC Amanah Cardholder Agreements;
 - c. 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 Cardholder shall be responsible for any applicable taxes.
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.