

## TERMS AND CONDITIONS

### HSBC FX Cash Reward Campaign Q3 2024 ("Campaign")

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").

#### CAMPAIGN PERIOD

1. "Campaign Period" runs from 01 July 2024 to 30 September 2024, both dates inclusive, as per Table 1 below.

Table 1: Campaign Period

Campaign Month	Campaign Period
1	01 July 2024 – 31 July 2024
2	01 August2024 – 31 August2024
3	01 September2024 – 30 September2024

#### PARTICIPATION & ELIGIBILITY

2. This Campaign is open to all individual HSBC customers who have the following sole and/or joint HSBC Bank/HSBC Amanah account/-i(s) ("Participating HSBC Account/-i(s)":
  - (i) Current/-i and/or Savings/-i account ("CASA/-i");
  - (ii) Everyday Global Account/-i ("EGA/-i"); and/or
  - (iii) a Foreign Currency Account/-i(hereinafter collectively referred to as the "Eligible Customer(s)").
3. Permanent and/or contract employees of HSBC are excluded from this Campaign.
4. Eligible Customer(s) whose accounts with HSBC are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.
5. In respect of joint account/-i(s), only the primary account holder is eligible to participate in this Campaign and stands to receive the reward. For avoidance of doubt, a primary account holder is the first individual's name maintained in our system i.e., the first name that is indicated on the account statement.
6. No registration is required to participate in this Campaign.

#### CAMPAIGN MECHANICS

7. To stand a chance to receive the Cash Reward up to RM5,000.00, the Eligible Customer must earn Campaign Entries by fulfilling the Spend Criteria during the Campaign Period as illustrated in Table 2 below, subject to the Total Allocation of Reward and other terms and conditions herein.

**Table 2:**

Spend Criteria	Number of Campaign Entry(ies)
<p>1. Every RM10,000 (or equivalent amount in foreign currency) of foreign exchange conversion in any of the following manners:</p> <p>(i) between Eligible Customer’s own CASA/-i to another Participating HSBC Account/-i via HSBC Malaysia Online Banking or Mobile Banking or over the counter at any HSBC branch in Malaysia with either:</p> <ul style="list-style-type: none"> <li>▪ conversion of currency between MYR CASA/-i and Foreign Currency Account/-i or Everyday Global Account/-i or vice versa; or</li> <li>▪ conversion of currency between one Foreign Currency Account/-i to another Foreign Currency Account/-i; or</li> </ul> <p>(ii) Telegraphic Transfer with currency conversion via HSBC Online Banking or over the counter at any HSBC branch in Malaysia e.g., debiting Eligible Customer’s HSBC MYR account for transfer to own/ 3<sup>rd</sup> party non-HSBC GBP account in UK; or</p> <p>(iii) Global Transfers with currency conversion via HSBC Online Banking e.g., debiting Eligible Customer’s own HSBC MYR account for transfer to own/ 3<sup>rd</sup> party SGD account in HSBC Singapore.</p> <p>2. For transactions conducted through Eligible Multiple Channels, the Eligible Customer receives a multiplier of Campaign Entries based on the number of channels utilized. Eligible Multiplier Channels include the following:</p> <ul style="list-style-type: none"> <li>(i) Foreign exchange conversion between HSBC accounts</li> <li>(ii) Telegraphic Transfer</li> <li>(iii) Global Transfers</li> <li>(iv) EGA Debit Card/-i overseas spend</li> <li>(v) FX Rate Alert placement</li> </ul>	10

8. Examples on how Campaign Entries earned: -

**Illustration 1**

Eligible Customer transacted MYR 53,000 of foreign exchange conversion between own accounts on HSBC Online Banking:

- Campaign Entries earned: 50 for MYR 53,000
- Multiplier Channel: 1 (Foreign exchange conversion between HSBC accounts)
- Total Campaign Entries earned: 50 x 1 = 50

### **Illustration 2**

Eligible Customer transacted a total of MYR 80,000 of foreign exchange conversion through both Global Transfer and Telegraphic Transfer:

- Campaign Entries earned: 80 for MYR 80,000
- Multiplier Channel: 2 (Global Transfer and Telegraphic Transfer)
- Total Campaign Entries earned:  $80 \times 2 = 160$

### **Illustration 3**

Eligible Customer transacted a total of MYR 44,000 of foreign exchange conversion through Telegraphic Transfer, overseas spending with EGA debit card/-i and place FX Rate Alert:

- Campaign Entries earned: 40 for MYR 44,000
- Multiplier Channel: 3 (Telegraphic Transfer, Overseas spending with EGA debit card & FX Rate Alert placement)
- Total Campaign Entries earned:  $40 \times 3 = 120$

9. The total allocation of Cash Reward for this Campaign is set out in Table 3. The Reward is pooled together with the HSBC Amanah FX Cash Reward Campaign Q3 2024. HSBC Bank is the sole provider of the Reward under this Campaign.

**Table 3: Total Allocation of Cash Reward**

<b>Cash Reward</b>	<b>Units available for each Campaign Month</b>	<b>Total units available throughout the Campaign Period</b>
Tier 1: Cash Reward RM5,000.00	3	9
Tier 2: Cash Reward RM4,000.00	3	9
Tier 3: Cash Reward RM3,000.00	3	9
Tier 4: Cash Reward RM2,000.00	3	9
Tier 5: Cash Reward RM1,000.00	3	9
<b>Total</b>	<b>15</b>	<b>45</b>

10. For avoidance of doubt, each Eligible Customer stands to receive a maximum of one (1) unit of Cash Reward throughout the Campaign Period, subject to the terms and conditions herein.
11. The selection process for the Cash Reward is as follows:
- Each Campaign Entry is assigned with a serial number in HSBC's randomizer system.
  - Within nine (9) to eleven (11) weeks after the end of each Campaign Month, HSBC Bank and HSBC Amanah will pool together all Campaign Entries earned from the respective Campaign Month under HSBC/HSBC Amanah FX Cash Reward Campaign Q3 2024 and perform a one (1) time randomization on the pooled Campaign Entries;
  - The Campaign Entries that are ranked first (1<sup>st</sup>) to fifteen (15<sup>th</sup>) in each Campaign Month from the randomization result will be shortlisted as the Potential Winners ("**Potential Winner(s)**") according to the Tier sequence as per Table 3.
  - The Potential Winner(s) will receive an SMS within twelve (12) to fifteen (15) weeks after the Campaign Month at the mobile number maintained in HSBC's records, notifying them that they stand to receive the Cash Reward, subject to them answering a question via

SMS correctly. The Potential Winner(s) must answer the question correctly by replying to the SMS within five (5) calendar days from the date of receipt of the SMS. An SMS will then be sent to the Potential Winner(s) to confirm the Cash Reward winners (“**Winner(s)**”) together with the Cash Reward details.

- e. The Potential Winner(s) who fail to answer the question via SMS correctly and/or do not reply to the SMS within five (5) calendar days from the date of receipt of the SMS will be disqualified from winning the Cash Reward.
- f. In the event HSBC has not selected a Winner due to non-compliance of clause 11(d) (including no mobile number maintained in HSBC’s records), the next available entry from the respective randomization results will be selected as a Potential Winner, and the same process in clause 11(d) to (f) shall be repeated up to three (3) rounds, and thereafter the Cash Reward, if any, shall be forfeited.

12. The following terms and conditions apply to the Cash Reward:

- a. The Cash Reward is not transferable and/or exchangeable.
- b. The Cash Reward will be credited within twenty-second (22) weeks after each Campaign Month into the Winner(s)’ highest ranking Participating HSBC MYR Account/-i. A notification of such crediting will be sent to each Winner via SMS or be reflected in such account/-i’s monthly statement after the Cash Reward has been credited. The ranking of the Participating HSBC account/-i(s) is in the following order: -
  - (i) EGA/-i;
  - (ii) CASA/-i.

For avoidance of doubt, the Cash Reward will only be credited into a Participating HSBC Account/-i(s) with MYR account.

- c. HSBC reserves the right to substitute the Cash Reward with any other item of similar value at any time with 3 days’ prior notice.

## GENERAL TERMS & CONDITIONS

- 13. HSBC reserves the right to amend the terms and conditions or cancel this Campaign, if necessary, with 3 days’ prior notice.
- 14. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
  - a. electronic means;
  - b. press advertisements;
  - c. display at its business premises; or
  - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.
- 15. 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 Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.
- 16. The below terms also applies:
  - a. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - b. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
- 17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

18. The Eligible Customers shall be responsible for any applicable taxes.
19. HSBC's decision on all matters relating to this Campaign shall be final and binding.