

AMENDED TERMS & CONDITIONS
HSBC's Financial Prosperity Promotion 2024 ("Promotion")

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. 198401015221 (127776-V)) ("**HSBC**") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (Reg No. 198301008983 (104248-X)) ("**Allianz Life**") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.

PROMOTION PERIOD

2. This Promotion runs from 18th September 2024 – 31st October 2024, both dates inclusive ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Customers who:
- i. Purchase any Participating Product(s) listed in Clause 5 below and submits his/her application during the Promotion Period; and
 - ii. Meets and use his/her HSBC CASA/-i account or HSBC Credit Card/-i to pay the minimum premium required for the participating premium plans below:
 - a. RM 500,000 **Single Premium Plan** ("SP"); or/and
 - b. RM 200,000 **Regular Premium Plan** ("RP") whereby the premium payment mode must be annual; and
 - iii. Policy is issued by Allianz Life by 31st October 2024

(hereinafter collectively referred to as the "**Eligible Customer(s)**")

4. Eligible Customer(s) whose any banking facilities are delinquent, suspended/closed at any time during the Promotion Period or during fulfilment will not be eligible to participate in this Promotion or entitled for the Cash Back (as defined hereunder) under this Promotion.
5. Participating products are ("**Participating Product(s)**"):
- i. HSBC's UniversalTreasure Plus;
 - ii. HSBC's UniversalIncome;
 - iii. HSBC's UniversalLegacy;
 - iv. HSBC's EliteSaver SP and SP GIO (USD);
 - v. HSBC's EliteCare Plus;
 - vi. HSBC's FamilyCare;
 - vii. HSBC's Reducing Term Assurance;
 - viii. HSBC's EliteWealth; and
 - ix. HSBC's Universal AssuredTreasure.

The products in Clause 5(iv), 5(v) and 5(viii) are collectively referred to as "**Investment-Linked Bancassurance Products**"

PROMOTION MECHANICS

6. The Eligible Customer(s) stand to receive a cash back of RM1,288 ("**Cash Back**") for each Participating Product which he/she has purchased, as per Table 1 below, on a first come first serve basis, upon fulfillment of the criteria listed in clause 3 above during the Promotion Period.

Table 1:

Regular Premium Plan (Annual Mode):

Annual Premium (ANP) Per Insurance Policy (RM)	Cash Back Amount (RM)
200,000 and Above	RM1,288

Single Premium Plan:

Single Premium (SP) Per Insurance Policy (RM)	Cash Back Amount (RM)
500,000 and Above	RM1,288

(hereinafter collectively referred to as the "Cash Back")

- i. Example 1: Eligible Customer(s) purchased a Participating Product(s) with SP of RM1 million and a Participating Product(s) with RP of RM250,000 during the Promotion Period. Eligible Customer(s) will stand to receive two (2) Cash Back (RM1,288 Cash Back x2).
 - ii. Example 2: Eligible Customer(s) purchased Participating Product(s) with RP of RM200,000 for two policies during the Promotion Period. Eligible Customer(s) will stand to receive two (2) Cash Back (RM1,288 Cash Back x2).
 - iii. Example 3: Eligible Customer(s) purchased Participating Product(s) with SP of RM500,000 for two policies during the Promotion Period. Eligible Customer(s) will stand to receive two (2) Cash Back (RM1,288 Cash Back x2).
7. The premium paid for each Participating Product(s) is required to achieve the minimum premium as stated in clause 3 (ii) and **cannot be combined**.
 - i. Example 1: Eligible Customer(s) purchased Participating Product(s) with RP of RM100,000 for two policies during the Promotion Period. Eligible Customer(s) will not qualify for Cash Back since the promotion **DOES NOT** allow customer to combine the premiums from both policies to achieve RM200,000 Annual Premium.
 - ii. Example 2: Eligible Customer(s) purchased two Participating Product(s) with SP of RM400,000 for each policy during the Promotion Period. Eligible Customer(s) will not qualify for Cash Back since the promotion **DOES NOT** allow customer to combine the premiums from both policies to achieve RM500,000 Single Premium.
8. Single premium top up and premiums paid in advance will not be calculated as part of the Promotion.
9. Eligible Customer(s) who perform any regular or ad-hoc investment top up(s) on existing Investment-Linked Bancassurance Products will be excluded from this Promotion.
10. The Cash Back will be given out to the first 70 issued policies which fulfilled clause 3 above, based on first come first served basis.
11. The Cash Back will be credited to Eligible Customer(s)'s HSBC CASA/-i or HSBC Credit Card/-i account within 10 weeks from policy issuance date. The Cash Back credited will be reflected in the Eligible Customer(s)'s HSBC CASA/-i or HSBC Credit Card/-i account statement in the following month.
12. If Eligible Customer(s) exercises cooling-off rights, cancellation or termination for the issued policy before the Cash Back is credited to Eligible Customer(s)'s account, the Eligible Customer(s) will not be entitled to the Cash Back and any such Cash Back shall be forfeited.
13. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the insurance product.
14. The Cash Back is not transferable and cannot be exchanged for cash, credit or in kind.
15. HSBC reserves the right to substitute Cash Back with any other item of similar value at any time with five (5) days' prior notice.

GENERAL TERMS & CONDITIONS

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

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

18. 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, these terms shall prevail in relation to this Promotion.
19. The below terms also apply:
 - i. HSBC Bank Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Premier and 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;
 - ii. The respective terms and conditions for the Participating Product(s);
 - iii. HSBC Cardholder Agreements;
 - iv. HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Customers shall be personally responsible for any applicable taxes, rates.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.
23. Allianz Life being the underwriter of the Participating Product(s) and responsible for the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz Life.