

**TERMS & CONDITIONS**  
**HSBC / HSBC Amanah Mortgage Reward Campaign 2025 (“Campaign”)**

**CAMPAIGN 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. “**Campaign Period**” runs from **1<sup>st</sup> January 2025 to 31<sup>st</sup> March 2025**, both dates inclusive.

**ELIGIBILITY CRITERIA**

3. This Campaign is open to all individuals who fulfil the following conditions (“**Eligible Customer(s)**”):
  - (i) Malaysian and Non-Malaysian; and
  - (ii) Resident and Non-Resident; and
  - (iii) 18 years of age and above.
4. The following individuals are not eligible to participate in this Campaign:
  - (i) Non-individuals and corporate customers;
  - (ii) Any individual(s) who is subject to sanctions, assets freezes, prohibitions or restrictions under applicable sanction laws and regulations or HSBC Sanctions Policy, including:
    - (a) parties named on certain sanctions lists issued by the UN, UK, HK, EU or US;
    - (b) parties named on a sanction list issued by the competent authority in Malaysia;
    - (c) individuals residing in certain country/region location which include Iran, North Korea, Syria, Cuba, , Non-Ukrainian Government Controlled Areas of Ukraine (subject to change from time to time); or
    - (d) the Government of Iran, North Korea, Syria, and Venezuela (subject to change from time to time) including any person who controlled by, act directly or indirectly for or on behalf of, any of the foregoing.
5. By participating in this Contest, the Eligible Customers hereby expressly agree to be bound by these Terms & Conditions.

**CAMPAIGN MECHANICS**

6. Eligible Customers who apply HSBC home loan/financing (“**Facility**”) for residential properties and serviced apartments during the Campaign Period will entitle to receive a Harvey Norman Malaysia Gift Card (“**Gift Card**”) as illustrated in Table 1 below, subject to the following criteria and other terms and conditions herein:
  - (i) Facility is applicable for:-
    - (a) new financing (completed and under-construction properties);
    - (b) external refinancing with or without cash out (including unencumbered properties);
    - (c) \*internal refinancing.
  - (ii) Facility must be accepted with execution of the security documents within 2 months from the Bank’s approval date;
  - (iii) All outstanding fees and charges related to Facility must be settled by the Eligible Customer prior to first disbursement; and
  - (iv) Facility first disbursement must be within 6 months from the date of execution of the security documents.

\* For avoidance of doubt, the existing outstanding balance is excluded from the minimum Facility Amount criteria as per Table 1.

**Table 1:**

<b>Facility Amount</b>	<b>Gift Card Value</b>
RM1,000,000 equivalent and above	RM3,500
RM3,000,000 equivalent and above	RM5,000

7. The Facility under this Campaign is subject to the limit prescribed under Foreign Exchange Policy for a Non-Resident customer.

8. The Harvey Norman Malaysia Gift Card will be delivered to the Eligible Customers who met Clause 6 above within 2 months from the Facility's first disbursement date, subject the terms and conditions herein.
9. The following terms and conditions apply to the Harvey Norman Malaysia Gift Card:-
  - (i) The Gift Card will be couriered to the Eligible Customer's address as maintained in HSBC's records. HSBC will not entertain any early fulfilment request or request to deliver the Gift Card to an overseas address, a P.O Box address and/or address other than that maintained in HSBC's record. During the call for delivery address confirmation, the Eligible Cardholders with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Gift Card on behalf of the said Eligible Customer.
  - (ii) HSBC will not be held liable for any non-receipt, mishaps, injuries, or accidents that may occur during delivery or usage of the Gift Card under this Campaign.
  - (iii) HSBC reserves the right to substitute or vary the Gift Card with alternative gift of similar value at any time with 3 days prior notice.
  - (iv) The Gift Card is neither transferable or exchangeable in part or in full for cash, credit, or other goods.
  - (v) Usage of the gift card is subject to the terms and conditions imposed by Harvey Norman Malaysia.
  - (vi) Any query and/or dispute on the usage of the Gift Card must be directed to and resolved directly with Harvey Norman Malaysia. Harvey Norman Malaysia is not a sponsor of this Campaign. The trade name and logo of Harvey Norman Malaysia are trademarks belonging to Harvey Norman Malaysia. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of the Gift Card or any brand or merchandise sold by Harvey Norman Malaysia.

#### **GENERAL TERMS & CONDITIONS**

2. By participating in this Campaign, Eligible Customers agree and consent for his/her personal data being collected, processed, used and disclosed by HSBC:
  - (i) for the sole purpose of running this Campaign; and
  - (ii) to HSBC's authorised service provider for the fulfilment of the Gift Card.
3. HSBC reserves the right to determine at its discretion all matters arising out of or in connection with this Campaign, including:
  - (i) Eligibility of the participants to participate in this Campaign; and/or
  - (ii) Eligibility of the fulfilment criteria for customers to receive the gift/cash voucher.

HSBC is entitled to withdraw the package if the customer(s) selected is subsequently found to be ineligible to participate in this Campaign.
4. HSBC reserves the right to amend the Terms & Conditions and cancel this Campaign if necessary, with 3 days' prior notice.
5. HSBC may communicate to the Eligible Participants in relation to this Campaign via:
  - (i) electronic means;
  - (ii) press advertisements;
  - (iii) display at HSBC business premises; or
  - (iv) notice on HSBC website at [www.hsbc.com.my](http://www.hsbc.com.my);
  - (v) notice on Eligible Customer(s)' composite statement;

where such notices shall be deemed to be effective immediately on and from the 4<sup>th</sup> day after its delivery/publication/display/post as per the manner described herein.
6. HSBC shall not be responsible for any loss or damage arising from or in connection to this Campaign save and except for any individual or Eligible Participants' loss or damage suffered or incurred as a direct result of HSBC's gross negligence.
7. HSBC shall not be liable for any default due to any act of God or any event beyond reasonable control of HSBC.
8. Eligible Customers shall be personally responsible for all applicable taxes in relation to this Campaign.
9. HSBC's decision on all matters relating to this Campaign shall be final and binding.