TERMS & CONDITIONS

HSBC Motor Insurance Campaign ("Promotion")

PROMOTION PERIOD

- 1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("HSBC Bank") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("Allianz General") which is distributed by HSBC.
- 2. "Promotion Period" runs from launch date unti 31 December 2025 (both dates inclusive).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to HSBC customers who purchase HSBC Motor Insurance ("Participating Insurance Product") via https://getquote.allianz.com.my/motor-online/get-info?utm source=HSBCBN using any of the HSBC Cards below during the Promotion Period:

HSBC Cards

- a) Credit card/-i issued by HSBC Bank or HSBC Amanah Malaysia Berhad (includes primary and supplementary credit card/-i); or
- b) Debit card/-i issued by HSBC Bank or HSBC Amanah Malaysia Berhad.

(hereinafter collectively referred to as the "Eligible Cardholders").

- 4. The following categories of persons are <u>not eligible</u> to participate in this Promotion:
 - i. Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
 - ii. Non-individual or corporate HSBC Credit/ Debit Card/-i Cardholders; and
 - iii. HSBC Malaysia (includes all HSBC Group entities in Malaysia) employees.

PROMOTION MECHANICS

- 5. Eligible Cardholders who fulfil the following criteria stand to receive the Touch 'n Go eWallet Reload PIN ("Gift"):
 - i. The Eligible Cardholder purchases the Participating Insurance Product with a minimum gross premium as set out in the Table below stand to receive the Gift of such value:

Minimum Gross Premium Per Transaction*	Touch 'n Go eWallet Reload PIN value (RM)
RM 500 and above, but below RM1000	RM 50
RM 1000 and above, but below RM1500	RM 100
RM 1500 and above, but below RM2000	RM 150
RM 2000 and above, but below RM2500	RM 200
RM 2500 and above	RM 250

^{*}Before Service Tax and stamp duty, where applicable

- ii. The purchase must be made with HSBC cards as stipulated in clause 3 above during the Promotion Period via https://getquote.allianz.com.my/motor-online/get-info?utm_source=HSBCBN
- iii. The application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.
- 6. The total allocation of the Gift under this Promotion is capped at first 2,000 customers only, on a first come first served basis. HSBC Bank is the sole provider of all the Gift in this Promotion.
- 7. Eligible Cardholders are entitled to receive only one (1) Touch 'n Go eWallet Reload PIN for each purchase of a Participating Insurance Product.
- 8. Each Eligible Cardholder will receive the Gift in the form of a Reload PIN via SMS sent to the Eligible Cardholder's mobile number registered in the purchase details when purchased the Participating Insurance Product, within 2 months after the application and payment of insurance premium accepted by Allianz General.

- 9. The Participating Insurance Product purchased by the Eligible Cardholders must not have been terminated during the Promotion Period in order for the Eligible Cardholders to receive the Gift.
- 10. The Gift is not transferable and non-exchangeable for cash, credit or in kind and is applicable for one (1) time redemption only. The Gift is only valid for redemption through Touch 'n Go eWallet application. The use of the Gift is subject to terms and conditions of Touch 'n Go Sdn Bhd.
- 11. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. respectively. HSBC does not in any way endorse, sanction, approve or support the use of the Gift or Touch 'n Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'n Go Sdn Bhd.
- 12. All other terms and conditions of the Participating Insurance Product shall apply.
- 13. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Insurance Product.

GENERAL TERMS & CONDITIONS

14. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days prior notice.

For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC or Allianz General for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.

- 15. This Promotion's Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 16. HSBC may communicate to the Eligible Cardholder in relation to this Promotion 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^{th} 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, these terms shall prevail in relation to this Promotion.
- 18. The below terms also apply:
 - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - (ii) HSBC and HSBC Amanah Cardholder Agreements;
 - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010;
 - (iv) HSBC Motor Insurance Product Disclosure Sheet;
 - (v) HSBC Motor Insurance Endorsement Wordings; and
 - (vi) Allianz Motor Insurance Policy Wording;
- 19. The Eligible Cardholder shall be responsible for any applicable taxes.
- 20. HSBC's decision on all matters relating to this Promotion shall be final and binding.
- 21. Allianz General being the underwriter of the Participating Insurance Product is fully responsible for the Participating Insurance Product and 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 General.