

## TERMS & CONDITIONS

### HSBC International Education PrepWorks Consultation Services and Offers ("Program")

#### PROGRAM PERIOD

1. This Program is run by HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad (Registration No. (200801006421 (807705-X)) ("**HSBC Amanah**") (collectively as **HSBC**").
2. "**Program Period**" runs from 1<sup>st</sup> September 2024 to 30 June 2025, both dates inclusive.

#### PARTICIPATION & ELIGIBILITY

3. This Program is open to all HSBC Bank Premier and HSBC Amanah Premier Customers ("**Eligible Customers**").
4. To participate in the courses/workshops/talks/ packages with a discount price as stated in Clause 7(ii) and 7(iii) below, Eligible Customers must be a primary cardholder of the Participating HSBC Premier Credit/Debit Card/-i(s) as set out in Table 1 below during the Program Period.

Table 1: Participating HSBC Premier Credit/ Debit Card/-i

HSBC Premier Travel Credit Card
HSBC Premier World Credit Card
HSBC Amanah Premier World Credit Card
HSBC Premier Visa Debit Card
HSBC Amanah Premier Visa Debit Card/-i

5. The following categories of persons are not eligible to enjoy a discount as stated in Clause 7(ii) and 7(iii) below under this Program:
  - a) Cardholder(s) who have cancelled his/her HSBC Premier Credit/Debit Card/-i(s) within six (6) months prior to this Program;
  - b) Cardholder(s) of company and/or corporate HSBC Premier Credit/ Debit Card/-i(s); and/or
  - c) Existing Cardholders whose Participating HSBC Premier Credit/Debit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Program Period.

#### PROGRAM MECHANICS

6. Under this Program, PrepWorks Sdn. Bhd. (Registration No. 201401016822 (1092908-U)) ("**PrepWorks**") will provide education consultation and services to

HSBC Bank and HSBC Amanah Premier customers who wish to engage PrepWorks' services. More information of Prepworks services can be found in PrepWorks' website.

7. The Eligible Customers who have fulfilled the eligibility criteria stated in Clause 3 and 4 above and engaged PrepWorks' services will be entitled to enjoy the following offers when they make payment to PrepWorks using the Participating HSBC Premier Credit or Debit Card/-i:
  - i. Complimentary ½ hour road map consultation worth RM1,500 ("the Complimentary Consultation") by PrepWorks to understand the education pathway for HSBC Bank/HSBC Amanah Premier customers children.
  - ii. 15% off all courses and packages offered by PrepWorks except for services under 'Tutoring' which shall remain at the normal price.
  - iii. 20% off for all Prepworks workshop and talks.
  - iv. Prepworks gift bag: a foldable tote and thermos for first time enrolment into Prepworks' courses/ packages/ workshop/ talks and subjected to stock availability.

(collectively as "**the Offers**")

8. The availability of the Offers are subject to availability of PrepWorks and on a first come first serve basis and eligible customers can utilize any of the Offers as stated.
9. The Complimentary Consultation and the PrepWorks gift bag are not transferable or exchangeable for cash or other items/courses.
10. The Offers may subject to applicable tax, if any.
11. The use of PrepWorks' services and the Offers above by the Eligible Customers are subject to PrepWorks's Terms and Conditions. In the event of any discrepancy or inconsistency between these Terms and Conditions and PrepWork's Terms and Conditions, the latter shall prevail and apply.
12. HSBC is not responsible for the quality of services offered and assumes no liability or responsibility for the acts or defaults of PrepWorks and services offered above.
13. HSBC is not an agent of PrepWorks. Any dispute about the service standard must be resolved directly with PrepWorks.
14. HSBC shall not be responsible nor shall accept any liabilities of any nature arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from the privileges and/or the services supplied by PrepWorks.

## GENERAL TERMS & CONDITIONS

15. HSBC reserves the right to amend the terms and conditions herein or cancel this Program , 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/debit card 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, these terms shall prevail in relation to this Promotion.
18. The below terms also applies:
  - (i) HSBC Bank 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);
  - (ii) HSBC Bank and HSBC Amanah Cardholder Agreements; and
  - (iii) 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.
22. HSBC shall not be liable for any misinformation or misrepresentation of facts by any unauthorized third party in respect of the privileges in any mass media, marketing, or advertising materials.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Customer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.