

TERMS & CONDITIONS

HSBC Complimentary Golf Experience Campaign 2024 ("Promotion")

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 as "HSBC").

PROMOTION PERIOD

2. **Table 1: Promotion Period**

Promotion Period	Promotion Dates
Sign-Up Period	1 Jun 2024 to 30 Jun 2024
Spend Period	30 days from the date stated in HSBC welcome letter received for the newly approved Participating HSBC Credit Card/-i(s) or last day of spend on 15 August 2024, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to New Cardholders who apply at least one of the following Participating HSBC Credit Card/-i(s) as set out in Table 2 below ("**Eligible Cardholder(s)**") for the first time during the Sign-Up Period.

Table 2: Participating HSBC Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none">• HSBC Premier World Mastercard Credit Card• HSBC TravelOne Credit Card
HSBC Amanah Credit Card-i	<ul style="list-style-type: none">• HSBC Amanah Premier World Mastercard Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Existing Cardholders of any HSBC Credit Card/-i(s); and/or
 - b. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia; and/or
 - c. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s) within six (6) months prior to this Promotion; and/or
 - d. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia; and/or
 - e. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).
5. Eligible Cardholders whose primary Participating HSBC Credit Card/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Gift will be not eligible to join and/or receive any Gift under this Promotion.

PROMOTION MECHANICS

6. First 200 Eligible Cardholders who comply with the Participation Criteria (as set out in Clause 7 below) with highest accumulated Eligible Spend throughout the Spend Period stand to receive maximum **one (1) unit of Complimentary Mastercard SEA Golf Benefits ("Gift")**, subject to other terms and conditions herein. For avoidance of doubt, the Eligible Spend made by Supplementary Cardholders will be consolidated with the Primary Cardholder and only the Primary Cardholder of Participating HSBC Credit Card/-i(s) stands to receive the Gift.
7. Eligible Cardholders must during the Promotion Period:
 - a. Apply for any Participating HSBC Credit Card/-i through HSBC branches, HSBC website, mobile sales, roadshows, telesales, authorised third party sales agency;
 - b. Call to activate his/her newly approved Participating HSBC Credit Card/-i and create PIN (Personal Identification Number) according to the activation steps in the HSBC welcome letter; and

- c. Spend on his/her Participating HSBC Credit Card/-i according to Clause 8 below (“**Eligible Spend**”) within the Spend Period outlined in Table 1 above;
(the “**Participation Criteria**”).
8. Eligible Spend for this Promotion are those that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt):
- includes:** local and overseas retail transactions (including online transactions), e-wallet top up, insurance, standing instructions/auto-billing; and
 - excludes:** Cash Advance, Late Payment Fee, interest charges, finance charges/management fees, credit card/-i annual fee, Sales and Services Tax (SST), quasi cash transactions, Balance Conversion Plan (“**BCP**”), Balance Transfer Instalment (“**BTI**”), Cash Instalment Plan (“**CIP**”).
9. Eligible Spend(s) transactions made within the Spend Period (Malaysia time) must be posted in HSBC system successfully. HSBC will not be held responsible for any late posting. For avoidance of doubt, there will be a 7 days buffer period allocated for posting of transactions made on the last day of the Spend Period.
10. The total allocation of 200 units of Gift is pooled together with HSBC Amanah Complimentary Golf Experience Campaign 2024. HSBC Bank is the sole provider of all the Gift in this Promotion.

GIFT TERMS & CONDITIONS

11. Winners will be announced within six (6) weeks after the end of the Promotion Period and will receive the unique voucher code to redeem the Gift via email sent at the email address maintained in HSBC’s records.
12. **Complimentary Mastercard SEA Golf Benefits** comprises one (1) complimentary green fee at 42 premium golf clubs (see Table 3 below) and 1 Participating Golf Academy in Singapore (referred in the redemption page). The Gift can be redeemed via <https://mastercardseagolf.apexlynx.net/Web> subject to Mastercard Golf Campaign Offer – Conditions of Participation.

Table 3: List of Participating Golf Clubs

Country	Participating Golf Clubs
Malaysia	<ul style="list-style-type: none"> Horizon Hills Golf & Country Club, Johor Kota Permai Golf & Country Club, Kuala Lumpur Glenmarie Golf & Country Club, Kuala Lumpur The Els Club Teluk Datai, Langkawi The Els Club Desaru, Desaru Tropicana Golf & Country Club, Selangor
Singapore	<ul style="list-style-type: none"> Sentosa Golf Club, Singapore Warren Golf & Country Club, Singapore Sembawang Country Club, Singapore
China	<ul style="list-style-type: none"> Long Island Country Club, Dongguan Zhuhai Lakewood Golf Club, Shenzhen/Dongguan Mission Hills Golf Club, Shenzhen
Indonesia	<ul style="list-style-type: none"> Damai Indah Golf Club, Jakarta Klub Golf Bogor Raya, Bogor Palm Spring Golf Resort, Batam
Myanmar	<ul style="list-style-type: none"> Yangon Golf Club, Yangon

	<ul style="list-style-type: none"> • Pun Hlaing Golf Club, Yangon
Philippines	<ul style="list-style-type: none"> • Eagle Ridge Golf & Country Club, Cavite • Mimosa Golf Course, Clark
Taiwan	<ul style="list-style-type: none"> • Sunrise Golf & Country Club, Taipei • Royal Kuan-His Golf Club, Taipei • National Garden Golf & Country Club, Miaoli
Vietnam	<ul style="list-style-type: none"> • Song Be Golf Resort, Ho Chi Minh City • Montgomerie Links Vietnam, Da Nang • Chi Linh Star Golf & Country Club, Hai Duong • BRG Da Nang Golf Club, Da Nang • Long Thanh Golf Club, Bien Hoa • Vietnam Golf & Country Club, Ho Chi Minh City • Sea Links Golf & Country Club, Binh Thuan
South Korea	<ul style="list-style-type: none"> • Hanrim Country Club, Yongin • New Springville, Icheon
Thailand	<ul style="list-style-type: none"> • Loch Palm Golf Club, Bangkok • Muang Kaew Golf Course, Bangkok • Alpine Golf Club, Bangkok • Red Mountain Golf Club, Phuket • Lakewood Country Club, Bang Chalong • Panya Indra Golf Club, Bangkok • Summit Windmill Golf Course, Bangkok • Siam Country Club, Pattaya • Banyan Golf Club, Hua Hin • Nikanti Golf Club, Bangkok • Chiang Mai Highland Golf & Spa Resort, Chiang Mai

13. The Gift can be redeemed from 1 October 2024 to 31 March 2025, both dates inclusive.
14. The Gift is not transferable and cannot be exchanged for cash, credit or in kind.
15. HSBC reserves the right to substitute the Gift with any other item of similar value at any time with three (3) days prior notice.
16. HSBC does not in any way endorse, sanction, approve or support the use of the Gift. Any query and/or dispute on the usage of the Gift must be directed to and resolve directly with Mastercard Asia/Pacific Pte Ltd.

GENERAL TERMS & CONDITIONS

17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
18. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - i. via electronic means;

- ii. press advertisements;
- iii. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
- iv. display at its business premises; or
- v. notice on HSBC internet website(s);

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

19. 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.
20. The below terms also applies:
 - 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 and HSBC Amanah Tariffs and Charges; and
 - iv. HSBC's Notice Relating to the Personal Data Protection Act 2010.
21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
22. The Eligible Cardholders shall be responsible for any applicable taxes.
23. HSBC's decision on all matters relating to this Promotion shall be final and binding.