

TERMS & CONDITIONS
HSBC Festive Dining Promotion 2023/2024 (“Promotion”)

THE PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Bank Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).
2. “**Promotion Period**” runs from **1 December 2023 to 31 March 2024** both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all primary and/or supplementary cardholders of the following Participating HSBC Credit Cards/-i(s) as set out in Table 1 (“**Eligible Cardholders**”).

Table 1: Participating HSBC Credit Card/-i(s)

HSBC Bank Credit Card	<ul style="list-style-type: none"> • HSBC Premier Travel Credit Card • HSBC Premier World MasterCard Credit Card • HSBC Advance Visa Platinum Credit Card • HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Visa Platinum Credit Card • HSBC Platinum MasterCard Credit Card
HSBC Amanah Credit Card-i(s)	<ul style="list-style-type: none"> • HSBC Amanah Premier World MasterCard Credit Card-i • HSBC Amanah MPower Platinum Credit Card-i • HSBC Amanah MPower Credit Card-i

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - i. Cardholder(s) of HSBC Credit Card/-i(s) that are not issued in Malaysia;
 - ii. Cardholder(s) who have cancelled his/her HSBC Credit Card/-i(s); and
 - iii. Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s).
5. Existing Cardholders whose Participating HSBC Credit Card/-i(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PROMOTION MECHANICS

6. The Eligible Cardholders who meet the Spend Criteria in a single receipt/transaction using their Participating HSBC Credit Card/-i(s) throughout the Promotion Period are entitled to one (1) unit of RM138 Cashback as shown in Table 2 below, on first come first served basis and subject to the terms and conditions herein.

Table 2: Spend Criteria

Spend Criteria	Cashback amount
Minimum Spend of RM1,688 or equivalent in a single receipt on Eligible Spend	One unit of RM138 Cashback (subject to Capping in Clause 10)

7. “**Eligible Spend**” for this Promotion:
 - a. **includes:** all local and foreign currency transactions on **Dining Category with the prescribed Merchant Category Code (“MCC”)** in Table 2 below that are charged to Eligible Cardholders’ primary and supplementary Participating HSBC Credit Card/-i(s); and

Table 2: Dining Category with the prescribed MCC

Category	Merchant Category Code (“MCC”)
Dining (Restaurants, Cafes, Fast Food)	5811– 5814; 5422; 5441; 5462

- b. **excludes:** all local and foreign currency transactions that do not match the prescribed MCC in Clause 7(a).
8. Both primary and supplementary Participating HSBC Credit Card/-i(s) spends will be taken into account to meet the Spend Criteria.
 9. The tracking of the Eligible Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in HSBC’s system throughout the Promotion Period. HSBC will not be held responsible for any late posting.
 10. The Cashback will be awarded to the **primary** Eligible Cardholders only. Each primary Eligible Cardholder will be entitled to receive a maximum of two (2) units of Cashback throughout the Promotion Period (“**Capping**”).
 11. The Cashback allocation to be given out throughout this Promotion Period is set out in Table 4 below, on a first come first served basis.

Table 4: Total Cashback Allocation

Week	Promotion Period	Cashback amount per week (RM)	Total Cashback Units per week
1	1 December to 3 December 2023	RM11,040	80
2	4 December to 10 December 2023	RM22,080	160
3	11 December to 17 December 2023	RM22,080	160
4	18 December to 24 December 2023	RM22,080	160
5	25 December to 31 December 2023	RM22,080	160
6	1 January to 7 January 2024	RM22,080	160
7	8 January to 14 January 2024	RM22,080	160
8	15 January to 21 January 2024	RM22,080	160
9	22 January to 28 January 2024	RM22,080	160
10	29 January to 4 February 2024	RM22,080	160
11	5 February to 11 February 2024	RM22,080	160
12	12 February to 18 February 2024	RM22,080	160
13	19 February to 25 February 2024	RM22,080	160
14	26 February to 3 March 2024	RM22,080	160
15	4 March to 10 March 2024	RM22,080	160
16	11 March to 17 March 2024	RM22,080	160
17	18 March to 25 March 2024	RM22,080	160
18	25 March to 31 March 2024	RM22,080	160
Total Cashback		RM386,400	2,800

12. The Cashback to be given out under this Promotions is pooled together with “HSBC Amanah Festive Dining Promotion 2023/2024.” HSBC Bank is the sole provider for the Cashback in this Promotion.

13. For the last unit of Cashback, the Eligible Cardholder with the higher Eligible Spend amount during the Promotion Period will get the Cashback in the event of a tie in transaction time. Whereas in the event the Eligible Spend amount is the same, the Eligible Cardholder with the higher ranking card type of Participating HSBC Credit Card/-i will receive the Cashback.

(For avoidance of doubt, the Participating HSBC Credit Cards/-i(s) ranking are in the following order (highest to lowest rank): HSBC Premier Travel Credit Card, HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC TravelOne Credit Card, HSBC Visa Platinum Credit Card, HSBC Platinum MasterCard Credit Card, HSBC Amanah MPower Platinum Credit Card-i and HSBC Amanah MPower Credit Card-i.

Example 1: Customer A spends RM2,000 on 15th April 2022 at 11.30am whereas Customer B spends RM2,500 on 15th April 2022 at 11.30am. Customer B will be eligible for the Cashback which is subjected to the Total Cashback(s) Allocation on a first come first served basis.

Example 2: Customer A who holds HSBC Premier World MasterCard Credit Card/-i spend RM2,500 on 15th April 2022 at 11.30am whereas Customer B who holds HSBC MPower Platinum Credit Card/-i spends RM2,500 on 15th April 2022 at 11.30am. Customer A will be eligible for the Cashback which is subjected to the Total Cashback(s) Allocation on a first come first served basis.

14. The Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) account within six (6) to ten (10) weeks after the end of the Promotion Period. Fulfilment of the Cashback will be notified in the credit card statement after the Cashback has been credited.
15. Eligible Cardholders will be disqualified from participating or receiving the Cashback if any Eligible Spend is disputed or alleged to be fraudulent.
16. The Cashback is not transferable or exchangeable.
17. HSBC reserves the right to substitute the Cashback with any other item of similar value at any time with 3 days prior notice.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
- via electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC's internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
20. 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, this terms shall prevail in relation to this Promotion.
21. The below terms also applies:
- HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - HSBC and HSBC Amanah Cardholder Agreements;
 - HSBC's Notice Relating to the Personal Data Protection Act 2010.

22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Cardholder shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.