

TERMS & CONDITIONS
HSBC Amanah Jet Set, Go 2024 Campaign (“*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 **18 January 2024 to 31 March 2024**.

ELIGIBILITY AND PARTICIPATION CRITERIA

3. This Campaign is open to all new and existing HSBC Amanah customers who are residents of Malaysia, who have successfully opened, signed up or applied for any of the following Participating HSBC Amanah Products as set out in Table 1 below during Campaign Period (“**Eligible Customer(s)**”).

Table 1: Participating HSBC Amanah Products

Category	Type of Participating HSBC Amanah Products
Deposit Account	Participating HSBC Amanah Deposit Account-i: i. HSBC Amanah Premier Account-i ii. HSBC Amanah Premier Everyday Global Account-i
Family Takaful	1) Participating HSBC Amanah Family Takaful Products: i. Takaful Future Secure; ii. Takaful Future Education; iii. Takaful Future Select Plus; iv. Takaful Future Wealth; v. Takaful Future Defender; vi. Takaful Future Legacy
Investment	Participating HSBC Amanah Investment-i Product i. HSBC Amanah Structured Product-i ii. Shariah Compliant Unit Trust distributed by HSBC Amanah (excluding Money Market Fund) iii. Sukuk distributed by HSBC Amanah

4. The following categories are not eligible to participate in the Campaign:
 - a. Non individual or Corporate customers.
 - b. Customer(s) who are participating in any other concurrent HSBC Amanah sign-up promotions/campaigns via any channels either by HSBC Amanah or authorized third party.
 - c. Customer(s) who have closed, cancelled and/or terminated his/her HSBC Amanah product(s) within six (6) months prior to this campaign.
 - d. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia.
5. Eligible Customer(s) whose Participating HSBC Amanah Products are not activated, closed, invalid/inactive, dormant or cancelled during the Campaign Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Campaign.
6. For joint account of Participating HSBC Amanah Premier Deposit Account-i, only the primary account holder will receive the entries.

CAMPAIGN MECHANICS

7. Eligible Customer(s) who meet and fulfill the Participation Criteria below during the Campaign Period may stand to earn Campaign entries to win the Travel Prize.

Table 2: Participation Criteria and Campaign Entries

Type of Participating HSBC Amanah Products	Participation Criteria																		
Participating HSBC Amanah Premier Deposit Account-i**	<p>1) For Eligible Customer who were New to Bank and fulfilled all the following requirements has earned Campaign Entries as set out in Table 3:</p> <ul style="list-style-type: none"> i. Opened any of the following Participating HSBC Amanah Deposit Account-i during the Historical Period; AND ii. Fulfilled the Total Relationship Balance (TRB) requirement as per Table 3 below within <u>Historical Period</u> from the date of account opening; AND iii. Maintained minimum Total Relationship Balance (TRB) requirement throughout the Historical Period. <p>Table 3: TRB Requirement for Newly Opened Deposit Account(s)</p> <table border="1" data-bbox="459 875 1449 1144"> <thead> <tr> <th>HSBC Amanah Deposit Account-i</th> <th>Total Relationship Balance Required</th> <th>Number of Campaign Entries Earned</th> </tr> </thead> <tbody> <tr> <td>HSBC Amanah Premier Account-i</td> <td>RM200,000</td> <td>10</td> </tr> <tr> <td>HSBC Amanah Premier Everyday Global Account-i</td> <td>RM200,000 (equivalent in Foreign Currency)</td> <td>10</td> </tr> </tbody> </table> <p>2) For Eligible Customer who were Existing to Bank and fulfilled all the following requirements has earned Campaign Entries as set out in Table 4:</p> <ul style="list-style-type: none"> i. Upgraded to a HSBC Amanah Premier Account-i OR HSBC Amanah Premier Everyday Global Account-i; AND ii. Fulfilled the Total Relationship Balance (TRB) requirement as per Table 4 below within <u>Historical Period</u> from the date of account upgrade; AND iii. Maintained minimum Total Relationship Balance (TRB) requirement throughout the Historical Period. <p>Table 4: TRB Requirement for Account Upgrade</p> <table border="1" data-bbox="459 1536 1385 1843"> <thead> <tr> <th>Upgrade Account To</th> <th>Total Relationship Balance Required</th> <th>Number of Campaign Entries Earned</th> </tr> </thead> <tbody> <tr> <td>HSBC Amanah Premier Account-i</td> <td>RM200,000</td> <td>10</td> </tr> <tr> <td>HSBC Amanah Premier Everyday Global Account-i</td> <td>RM200,000</td> <td>10</td> </tr> </tbody> </table> <p>3) For avoidance of doubt, TRB requirement for this Campaign:</p> <ul style="list-style-type: none"> i. at least RM200,000 (or equivalent in Foreign Currency); and ii. includes any Deposits in Premier Current Account-i, Premier Savings Account-i, Premier Term Deposits-i; AND/OR Investments in Shariah-Compliant Unit Trust Funds 	HSBC Amanah Deposit Account-i	Total Relationship Balance Required	Number of Campaign Entries Earned	HSBC Amanah Premier Account-i	RM200,000	10	HSBC Amanah Premier Everyday Global Account-i	RM200,000 (equivalent in Foreign Currency)	10	Upgrade Account To	Total Relationship Balance Required	Number of Campaign Entries Earned	HSBC Amanah Premier Account-i	RM200,000	10	HSBC Amanah Premier Everyday Global Account-i	RM200,000	10
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	<p>distributed by HSBC Amanah, HSBC Amanah Structured Product-i, Sukuk distributed by HSBC Amanah.</p> <p><i>**Campaign Entries disclosed above was granted by HSBC Amanah to customers with similar eligibility and participation criteria on discretionary basis during 15 Oct 2023 to 15 Jan 2024 (“Historical Period”). The provision of entries above shall not be construed as indicative benefit or prospective benefit nor give rise to any obligation on the part of HSBC Amanah to give similar Campaign Entries in the future.</i></p>				
<p>Participating HSBC Amanah Family Takaful Products</p>	<p>5) Eligible Customers who meet the following Participation Criteria will earn Campaign Entries in as set out in Table 5 below:</p> <p>Table 5: Participation Criteria for Family Takaful Category</p> <table border="1" data-bbox="459 616 1457 1041"> <thead> <tr> <th data-bbox="459 616 1241 779">Participation Criteria</th> <th data-bbox="1241 616 1457 779">Number of Campaign Entries to be earned for every RM50,000</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 779 1241 1041"> a) Purchase any Participating HSBC Amanah Family Takaful Products with minimum annual premium/contribution of RM50,000 per policy during the campaign Period; and b) the application and payment for premium/ contribution must be accepted; and c) policy/certificate of the issued by the respective Takaful Providers by 15 April 2024. </td> <td data-bbox="1241 779 1457 1041">10</td> </tr> </tbody> </table>	Participation Criteria	Number of Campaign Entries to be earned for every RM50,000	a) Purchase any Participating HSBC Amanah Family Takaful Products with minimum annual premium/contribution of RM50,000 per policy during the campaign Period; and b) the application and payment for premium/ contribution must be accepted; and c) policy/certificate of the issued by the respective Takaful Providers by 15 April 2024 .	10
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<p>Participating HSBC Amanah Investment-i Product</p>	<p>6) Eligible Participants who meet the following Participation Criteria will earn Campaign Entries in as set out in Table 6 below,</p> <p>Table 6: Participation Criteria for Investment Category</p> <table border="1" data-bbox="459 1218 1465 1612"> <thead> <tr> <th data-bbox="459 1218 1241 1350">Participation Criteria</th> <th data-bbox="1241 1218 1465 1350">Number of Campaign Entries to be earned for every RM50,000</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1350 1241 1612"> a) Subscribe for any Participating HSBC Amanah Investment-i Product during Campaign Period with minimum RM50,000 per subscription. (Number of Entries are granted for every RM50,000 value) Example: Customer A subscribes to Shariah Compliant UT fund with RM350,000; entries earned $(RM350,000/RM50,000) \times 10 = 70$ entries </td> <td data-bbox="1241 1350 1465 1612">10</td> </tr> </tbody> </table>	Participation Criteria	Number of Campaign Entries to be earned for every RM50,000	a) Subscribe for any Participating HSBC Amanah Investment-i Product during Campaign Period with minimum RM50,000 per subscription. (Number of Entries are granted for every RM50,000 value) Example: Customer A subscribes to Shariah Compliant UT fund with RM350,000; entries earned $(RM350,000/RM50,000) \times 10 = 70$ entries	10
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7. The Eligible Customer(s) who have met the Eligibility and Participation Criteria above will be notified via SMS.
8. The Campaign Entries earned by the Eligible Customer(s) under the respective Category will be forfeited and void if Eligible Participant(s)
 - a) fails to maintain the TRB requirement Participating HSBC Amanah Premier Deposit Account-i; or
 - b) redeem the Participating HSBC Amanah Investment-i Product; or
 - c) exercise the cooling-off rights, cancellation or termination for the policy/ certificate of the Participating HSBC Amanah Family Takaful Products or

- d) his/her account with HSBC Amanah has been cancelled, terminated, suspended or delinquent within HSBC's definition; on/prior to the selection of winners of the Travel Prize at any time prior to the announcement of the winner.
- e) for avoidance of doubt, granting of Campaign Entries to customers with Participating HBSC Amanah Premier Deposit Account-i is on HSBC Amanah's sole discretion.

9. Based on the Campaign Entries earned, Eligible Customer(s) stand to win the Travel Prize as set out in Table 7 below.

Table 7: Travel Prize

	Prize Tier	Destinations	Package Includes	Package Value for 2 Travellers (per Package)	Quantity
1	Grand Prize	Beauty of Europe	Flight, Accommodation, Guided Tour & Airport Transfer (Destination Country only)	RM50,000	3
2	First Prize	Escape to Europe	Flight, Accommodation & Airport Transfer (Destination Country only)	RM20,000	15
3	Consolation Prize	Wonders of Asia	Flight, Accommodation & Airport Transfer (Destination Country only)	RM5,000	70
Total Unit(s) of Prizes to be Given Out					88

Table 8: Travel Destinations. Winners can select from any of the countries listed below, but not limited to:-

	Prize Tier	Countries
1	Grand Prize	France, Italy, Spain, Switzerland
2	First Prize	Austria, Czech Republic, Germany, Greece, Hungary, Italy, Netherlands, Spain, Turkey,
3	Consolation Prize	Brunei, Cambodia, China, Indonesia, Laos, Myanmar, Philippines, Singapore, Sri Lanka, Thailand, Vietnam

10. The Travel Prize selection process is as follows:

- a) Within twelve (12) to sixteen (16) weeks after the end of the Campaign Period, a total of 88 Eligible Customers, regardless of the number of total Campaign Entries earned, will be shortlisted via a one-time randomization as the potential Travel Prize winners ("**Potential Travel Prize Winners**").
- b) The Potential Travel Prize Winners will receive an SMS notifying them that they stand to receive the Travel Prize, subject to answering a question via SMS correctly. The Potential Travel Prize Winners must answer/reply via SMS to 63839 within 3 days from the date of receipt of the SMS.
- c) Only Potential Travel Prize Winners who answer the question correctly will receive the Travel Prize ("**selected Travel Prize Winners**"). An SMS will be sent to the Selected Travel Prize Winners to notify that they have answered the question correctly together with the Travel Prize details.
- d) Potential Travel Prize Winners who: (i) fail to answer the question correctly; or (ii) do not reply to the SMS within 3 days from the date of receipt of the SMS will not receive the Travel Prize.
- e) In the event HSBC has not selected the Travel Prize Winners due to Clause 10(c) or (d), the next entry from the randomization results in Clause 10(a) will be shortlisted as the Potential Travel Prize Winner. In the event there is no Travel Prize Winners selected, the same process in Clause 10(a) to (d) shall repeat up to two (2) rounds, and thereafter the Travel Prize(s), if any, will be forfeited.

11. There are a maximum of 88 units of Travel Prizes totaling to a sum of RM800,000 to be given out under this Campaign as stipulated in Table 7 above. The Travel Prizes are pooled together with the "HSBC Jet Set, Go 2024 Promotion". HSBC Bank is the sole provider for all Travel Prizes in this Campaign.

12. The Eligible Customer(s) can only receive a maximum of **one (1)** of Travel Prize only throughout the Campaign Period based on the Travel Prize Winner Selection Process in Clause 10 above.
13. The accumulated Campaign Entries refer to the total amount of Campaign Entries collected by all Eligible Participant(s) in this Campaign and HSBC Jet Set, Go 2024 Promotion.
14. The following terms and conditions apply to all Travel Prize(s):
 - a) The Travel Prize(s) are not transferable and cannot be exchanged for cash, credit or in kind.
 - b) The Grand Prize Travel Prize package must be utilized (complete travel) by the selected Travel Prize Winner(s) within one (1) year upon notification of winning the travel prize and can be of any travel package/destination of choice available with Sedunia Travel Sdn Bhd listed in Table 8 above; which includes air ticket, accommodation, guided tour and transportation to and from airport (at destination country only).
 - c) The First & Consolation Travel Prize package must be utilised (complete travel) by the selected Travel Prize Winner(s) within one (1) year upon notification of winning the travel prize and can be of any travel package/destination of choice available with Sedunia Travel Sdn Bhd listed in Table 8 above; which includes air ticket, accommodation, transportation to and from airport (at destination country only).
 - d) The Travel Prize Package does not include travel insurance/takaful, visa application and fees, transportation to and from airport (from departure country, Malaysia), taxes, non-package scheduled transportation, meals, events, activities and services, hotel incidentals (e.g. phone, mini bar, laundry, room service etc), and other applicable service fees and charges and personal expenses.
 - e) The selected Travel Prize Winners will be contacted at the contact number provided by Eligible Customer in HSBC records via phone call by HSBC appointed fulfillment agency, Sedunia Travel Sdn Bhd.
 - f) HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Travel Prize(s) received under this Campaign.
 - g) To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Bonus Prize(s).
 - h) HSBC is not in any way endorsing, sanctioning, approving or supporting the use of the Travel Prize(s) or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Travel Prize(s) must be directed to, and resolved directly with Sedunia Travels Sdn Bhd.
 - i) Terms and Conditions of the merchant(s) for the Travel Prize(s) may be applicable.
 - j) Sedunia Travel Sdn Bhd's terms and conditions shall apply.
15. HSBC will not entertain any request from any Eligible Customer(s) or any other person to fulfil the Travel Prize(s) to any third party other than the Eligible Customer(s) as Selected Travel Prize Winner.
16. HSBC reserves the right to substitute the Travel Prize(s) destinations with any other destination of similar value at any time with 3 days prior notice.
17. Eligible Customers agree that HSBC has the right to collect and process information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 ("PDPA Notice") and HSBC's Universal Terms and Conditions ("UTC") and disclose necessary information to the HSBC authorized agent to facilitate fulfilment and delivery of the Travel Prizes to the selected Travel Prizes Winners.
18. The Travel Prize Winners agree to attend a prize presentation ceremony and/or other publicity programs for this Campaign at his/her own costs and expenses if required by HSBC. The Winner shall at his/her best effort basis attend the ceremony. If the Winners are unable to attend such ceremony and/or other publicity programs, the Winners shall promptly notify HSBC to nominate a proxy with valid reason.

GENERAL TERMS & CONDITIONS

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

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

19. This Campaign'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 Campaign.
20. HSBC may communicate to the Eligible Customers in relation to this Campaign 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 4th day after its delivery.

21. 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 Campaign. In the event of inconsistency, these terms shall prevail in relation to this Campaign.

22. The below terms also apply:

- (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available hsbc.com.my/terms-and-conditions;
- (ii) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
- (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010

23. The Eligible Customer(s) shall be personally responsible for all and any applicable taxes.

24. HSBC's decision on all matters relating to this Campaign shall be final and binding.