

## TERMS & CONDITIONS

### HSBC Amanah's Financial Prosperity Campaign [("Promotion")]

#### PROMOTION PERIOD

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) ("**FWD Takaful**") which is distributed by HSBC Amanah.
2. "**Promotion Period**" runs from 02 January 2024 to 31 March 2024, both dates inclusive.

#### PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Amanah customers who:
  - i) Purchase in any Participating Product(s) listed in Clause 4 below and submits his/her application during the Promotion Period; and
  - ii) Meets and pays the minimum contribution required for the contribution type below, combined plans of the same contribution type to make up contribution amount is allowed:
    - a. RM 400,000 **Single Contribution Plan** ("SP");
    - b. RM 100,000 **Regular Contribution Plan** ("RP") whereby the contribution payment mode must be annual; and
  - iii) The application and payment of contribution must be accepted by FWD Takaful during the Promotion Period.

(hereinafter collectively referred to as the "**Eligible Customer(s)**")

4. Participating products under this Promotion are ("**Participating Product(s)**"):
  - i) Takaful LifeSelect Single; and
  - ii) Takaful Future Secure; and
  - iii) Takaful Future Education; and
  - iv) Takaful Future Select Plus; and
  - v) Takaful LifeStyle Protector Plus; and
  - vi) Takaful Future Wealth; and
  - vii) Takaful Future Defender

#### PROMOTION MECHANICS

5. The Eligible Customer(s) stand to receive Touch 'n Go eWallet credit of RM688 ("Gift") as per Table 1 below, on a first come first served basis, upon fulfillment of the criteria listed in clause 3 above during the Promotion Period.

**Table 1:**

##### Single Contribution Plan:

Single Contribution (RM)	Touch 'n Go eWallet Credit
400,000 and Above	RM688

##### Regular Contribution Plan (Annual Mode):

Annual Contribution (RM)	Touch 'n Go eWallet Credit
100,000 and Above	RM688

Example: An Eligible Customer(s) who participates in two Participating Product(s) in January 2024 will be entitled to two (2) Gift as below:

Participating Product(s)	Gift
Takaful Future Wealth RP RM250,000 Annual Contribution	RM688
Takaful FutureSecure SP RM400,000	RM688

6. Eligible Customer(s) can combine the contribution paid for each Participating Product(s) according to the contribution type in order to achieve the minimum contribution requirement stated in clause 3(ii) above. Please refer to illustrations below.
  - i) Example 1: Eligible Customer(s) purchased Participating Product(s) with RP of RM50,000 for two plans in January 2024. Eligible Customer(s) will qualify for one Gift since the promotion allow customer to combine the contribution amount from the same contribution type plan to be RM100,000 Annual Contribution.
  - ii) Example 2: Eligible Customer(s) purchased SP Participating Product(s) of RM100,000 for two plans in February 2024. Eligible Customer(s) will not qualify for Gift since the combined contribution amount failed to achieve the minimum RM400,000 Single Contribution (SP).
  - iii) Example 3: Eligible Customer(s) purchased a SP Participating Product(s) of RM1 million and a RP Participating Product(s) of RM250,000 during the promotion period. Eligible Customer(s) will be qualified for two (2) Gift (RM688 TNG credit x 2).
  - iv) Example 4: Eligible Customer(s) purchased Participating Product(s) with SP of RM100,000 for two plans & a RP Participating Product(s) of RM50,000 during the Promotion Period. Eligible Customer(s) will not qualify for Gift since the Promotion does not allow to combine contribution amount between different contribution type.
  - v) Single contribution top up and contribution paid in advance will not be calculated as part of the Promotion.
7. The total allocation of Gift is limited to 128 units, based on first come first served basis.
8. Each Eligible Customer(s) can receive up to a maximum of 2 units of Gift, one unit from each contribution type.
9. The Gift will be credited to Eligible Customer(s)'s Touch 'n Go eWallet within 3 months after the Promotion Period, subject to the application and payment of Takaful contribution accepted by FWD Takaful. The fulfilment of Gift will be done by FWD Takaful.
10. If Eligible Customer(s) exercises cooling-off rights, cancellation or termination for the issued plan before the Gift is credited to Eligible Customer(s)'s account, the Eligible Customer(s) will not be entitled to the Gift and any such Gift shall be forfeited.
11. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Product(s).
12. The Gift is not transferable and cannot be exchanged for cash, credit or in kind.
13. 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.
14. All other terms and conditions of the Participating Product(s) shall apply.
15. HSBC Amanah reserves the right to substitute Gift with any other item of similar value at any time within three (3) days prior notice.

## GENERAL TERMS & CONDITIONS

16. HSBC Amanah 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 Amanah shall not entitle you to any claim or compensation against HSBC Amanah or FWD Takaful for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.

17. 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.
18. HSBC Amanah may communicate to the Eligible Customer(s) in relation to this Promotion via:
- via electronic means;
  - press advertisements;
  - display at its business premises; or
  - notice on HSBC Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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, this terms shall prevail in relation to this Promotion.
20. The below terms also applies:
- HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - HSBC's Notice Relating to the Personal Data Protection Act 2010.
  - The respective Terms and Conditions for the FWD Takaful's Participating Products.
21. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.
22. The Eligible Customer(s) shall be responsible for any applicable taxes.
23. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.