

**TERMS & CONDITIONS**  
**HSBC VISA FIFA PROMOTION**

**PROMOTION**

- The “**Promotion**” - 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**”) runs HSBC VISA FIFA Promotion
- The “**Promotion Period**” - from **1 June 2022 to 31 August 2022**, both dates inclusive subject to the timeline stipulated in Table 1 and Table 2 below:

**Table 1: Eligible Spend Period**

Promotion Month	Promotion Dates
1	1 June 2022 – 30 June 2022
2	1 July 2022 – 31 July 2022
3	1 August – 31 August 2022

**Table 2: “Score & Win” Game Promotion Period (“Game Promotion Period”)**

Month	Game Promotion Period
1	8 June 2022 – 30 June 2022
2	1 July 2022 – 31 July 2022
3	1 August 2022 – 31 August 2022
4	1 September 2022 – 11 September 2022

**ELIGIBILITY & PARTICIPATION CRITERIA**

- “**Eligible Cardholder(s)**” - Open to all cardholders of the following participating HSBC Credit and/or Debit Card/-i(s) who receive an SMS and/or Electronic Direct Mailer (“EDM”) invitation from HSBC to participate in this Promotion”):

**Participating HSBC Credit and/or Debit Card/-i(s):**

**a) Visa Credit Card/-i(s)**

<b>HSBC Bank</b>	<ul style="list-style-type: none"> <li>• HSBC Advance Visa Platinum Credit Card</li> <li>• HSBC Visa Signature Credit Card</li> <li>• HSBC Visa Platinum Credit Card</li> </ul>
<b>HSBC Amanah</b>	<ul style="list-style-type: none"> <li>• MPower Visa Platinum Credit Card-i</li> <li>• MPower Visa Credit Card-i</li> </ul>

**b) Debit Card/-i(s)**

<b>HSBC Bank</b>	<ul style="list-style-type: none"> <li>• HSBC Premier Debit Card</li> <li>• HSBC Advance Debit Card</li> <li>• HSBC Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>• HSBC Premier Everyday Global Debit Card</li> <li>• HSBC Advance Everyday Global Debit Card</li> <li>• HSBC Everyday Global Debit Card</li> </ul>
<b>HSBC Amanah</b>	<ul style="list-style-type: none"> <li>• HSBC Amanah Premier Debit Card-i</li> <li>• HSBC Amanah Advance Debit Card-i</li> <li>• HSBC Amanah Debit Card-i</li> </ul>	<ul style="list-style-type: none"> <li>• HSBC Amanah Premier Everyday Global Debit Card-i</li> <li>• HSBC Amanah Advance Everyday Global Debit Card-i</li> <li>• HSBC Amanah Everyday Global Debit Card-i</li> </ul>

with the above Debit Card/-i(s) linked to the following **individual** HSBC/HSBC Amanah Current or Savings Accounts/-i (“HSBC/HSBC Amanah CASA/-i”):

- a. HSBC/HSBC Amanah Premier Account/-i
  - b. HSBC/HSBC Amanah Advance Bank Account/-i
  - c. HSBC/HSBC Amanah Basic Savings Account/-i
  - d. HSBC/HSBC Amanah Current Account/-i
  - e. HSBC/HSBC Amanah Savings Account/-i
  - f. HSBC/HSBC Amanah Premier Everyday Global Account/-i
  - g. HSBC/HSBC Amanah Advance Everyday Global Account/-i
  - h. HSBC/HSBC Amanah Everyday Global Account/-i
4. The followings are **NOT ELIGIBLE** to participate in this Promotion:
- a. Cardholder(s) of HSBC Credit or Debit Card/-i(s) that are not issued in Malaysia; and/or
  - b. Cardholder(s) of invalid or cancelled HSBC Credit or Debit Card/-i(s) and/or whose accounts are delinquent at anytime during the Promotion Period or prior to fulfillment of the prizes; and/or
  - c. Cardholder(s) of company and/or corporate HSBC Credit or Debit Card/-i(s); and/or
  - d. Permanent and/or contract employees of HSBC Bank Malaysia Berhad; and/or
  - e. Cardholder(s) of HSBC Premier Junior Savers Debit Card/-i(s); and/or
  - f. Joint account holder(s) of HSBC/HSBC Amanah Debit Card/-i or HSBC/HSBC Amanah CASA/-i.
5. The Eligible Cardholder must register the Participating HSBC Credit or Debit Card/-i via SMS or follow the registration instructions in the EDM invitation or respective marketing communication materials from HSBC during the Promotion Period. *Note: Standard telecommunication charges will apply for each SMS registration sent.*
6. The registration can be performed by either primary or supplementary Cardholder using the mobile number registered in the Bank's records only.

## PROMOTION MECHANICS AND ELIGIBILITY CRITERIA

### (a) Promotion Entries and Game Entries

7. To win the Grand Prize, First Prize, Second Prize and Monthly Prize ("the Promotion Prizes"), the Eligible Cardholder must earn promotion entries ("Promotion Entries") and game entries ("Game Entries") during the Eligible Spend Period and Game Promotion Period respectively on the Eligible Spend.

"Eligible Spend" are the transactions during the Eligible Spend Period as set out in Table 3 below, to earn Promotion entries to win the Promotion Prizes and/or to earn the Game Entries to participate in the "Score & Win" Game ("Game Promotion"):

**Table 3: Number of Entry(ies) to be awarded**

Category	Eligible Spend*	No of entries
1	Every RM100 spend in a single receipt by Eligible Cardholder(s)	<b>1 Entry</b>
2	Every RM50 spend via DuitNow (DuitNow pay-to account (instant transfers), DuitNow pay to proxy and DuitNow QR merchants)	<b>1 Entry</b>
<b>Instalment Products and New Participating HSBC Credit Card/-i(s)</b>		
3	Every approved Balance Conversion Plan or Cash Instalment Plan with Participating HSBC Credit Card/-i	<b>10 Entries</b>
4	Apply and/or Activate any HSBC Credit Card/-i(Principal / Supplementary) *includes existing cards which are activate during the Promotion Period	<b>10 Entries</b>

**Note:** \*Eligible Spend in a single receipt between 00:00:00 to 23:59:59 daily includes equivalent spend in foreign currency.

8. To participate in the Game Promotion, the Game Entries earned must be used during the Game Promotion Period. Eligible Cardholder will be given one (1) unique ID via SMS to login to the Game at [www.hsbc.com.my/tap](http://www.hsbc.com.my/tap). For more information, refer to the “How It Works” section in the “Score & Win” game webpage.

Examples of earning the Game Entries:

**Scenario A:**

Eligible Spend under Category 1 = RM389.49 in a single receipt  
Total Game Entries earned = 3 Game Entries

The Eligible Cardholder will be entitled to additional 3 Promotion Entries if he/she plays and completes the Game using all 3 Game Entries. He/she will have a total of 6 Promotion Entries to stand a chance to win the Promotion Prizes.

**Scenario B:**

Eligible Spend under Category 2 = 1x DuitNow transaction of RM50  
Total Game Entries earned = 1 Game Entry

The Eligible Cardholder will be entitled to additional 1 Promotion Entry if he/she plays and completes the Game using the 1 Game Entry. He/she will have a total of 2 Promotion Entries to stand a chance to win the Promotion Prizes.

**Scenario C:**

Eligible Spend under Category 1 using both primary credit card and supplementary credit card:

- (i) RM150 spent with the Participating HSBC Credit Card/-i in a single receipt
- (ii) RM150 spent with the supplementary HSBC credit card/-i in a single receipt
- (iii) RM150 spent with the Participating HSBC Debit Card/-i

Total Game Entries earned = 3 Game Entries

(1 game entry for each Participating HSBC Credit Card/-i, supplementary credit card/-i and Debit Card/-i)

The Eligible Cardholder will be entitled to additional 3 Promotion Entries if he/she plays and completes the Game using all 3 Game Entries. He/she will have a total of 6 Promotion Entries to stand a chance to win the Promotion Prizes.

**(b) Weekly Cashback**

9. The Eligible Cardholder who meets the Eligible Spends based on the criteria set out in Table 4 below during the Eligible Spend Period also stands to receive RM 15 cashback (“Weekly Cashback”):

**Table 4: Eligible Spends for Weekly Cashback**

Weekly Cashback Eligibility Criteria	Merchant Category Code (MCC)
Minimum 3x swipe of minimum RM100 per transaction per week on Groceries and/or Dining at Selected Merchants (on first come first serve basis and subjected to Cashback capping per week) (“Eligible Spend(s)”)	<p><b>Dining</b> 5811, 5812, 5813, 5814, 5422, 5441, 5451, 5462, 5499</p> <p><b>Groceries</b> 5311, 5411, 5499, 5300</p>

**Note:** “Selected Merchants” refers to retail transactions at participating merchants with Merchant Category Code (MCC).

10. All transactions made using the Participating primary and supplementary HSBC Credit Card/-i(s) and/or joint account holder's Participating HSBC Debit Card/-i(s) will be consolidated as one to meet the Eligible Spend(s) stated in clauses 7 and 9. Only the primary Eligible Cardholder will receive the Promotion Entries and Game Entries and stands to win the prize(s), including the Weekly Cashback under this Promotion.
11. For avoidance of doubts, Eligible Spend(s) stated in clauses 7 and 9 must be the transactions posted within the Eligible Spend Period and HSBC will not be held responsible for any late posting.

#### PROMOTION PRIZES & GAME PRIZES

12. Monthly Prizes Cashback, Weekly Cashback and Game Prizes to be given out under this Promotion are pooled together with the HSBC Amanah VISA FIFA Promotion, HSBC Spend to Win Promotion and HSBC Amanah Spend to Win Promotion, HSBC Bank is the sole provider for all Prizes in this Promotion.
13. The Eligible Cardholder stands to receive a maximum number of prizes as per **Table 5** below:

**Table 5: Maximum unit of Prizes per Eligible Cardholder throughout the Promotion Period**

Type of Prize	Maximum unit(s)
<b>Promotion Prizes</b>	
Grand Prize	1 unit
First Prize	1 unit
Second Prize	1 unit
Monthly Prize Cashback	1 unit
Weekly Cashback	6 units (2 units for each Promotion Month)
<b>Game Prizes</b>	
Monthly Top Scorer Prize	1 unit
eVouchers	up to 10 units

14. The total allocation of Promotion Prizes and Game Prizes to be given out throughout this Promotion is set out in Table 6 below:

**Table 6: Total allocation of Promotion Prizes and Game Prizes**

Type of Prize	Item of Prizes	Total Units		
<b>PROMOTION PRIZES</b>				
Grand Prize	Trip for 2 persons to watch FIFA World Cup™ Final match in Qatar (includes 5D4N Hospitality package*)	1		
First Prize	Trip for 2 persons to watch FIFA World Cup™ Semi Final match in Qatar (includes 5D4N Hospitality package*)	1		
Second Prize	Trip for 2 persons to watch FIFA World Cup™ Quarter Final match in Qatar (includes 5D4N Hospitality package*)	1		
Monthly Prize Cashback	RM5,000 Cashback per month based on Promotion months below.		30	
	<b>Promotion Month</b>	<b>Date</b>		<b>No of Units</b>
	1	1 June to 30 June 2022		10
	2	1 July to 31 July 2022		10
	3	1 August to 31 August 2022		10
<b>Total</b>		<b>30</b>		

Weekly Cashback	RM15 cashback with minimum 3x swipe of minimum RM100 per transaction per week on Groceries and/or Dining*.		14,000	
	Promotion Week	Date		No of Units
	1	1 June 2022 - 5 June 2022		1,000
	2	6 June 2022 - 12 June 2022		1,000
	3	13 June 2022 - 19 June 2022		1,000
	4	20 June 2022 - 26 June 2022		1,000
	5	27 June 2022 - 3 July 2022		1,000
	6	4 July 2022 - 10 July 2022		1,000
	7	11 July 2022 - 17 July 2022		1,000
	8	18 July 2022 - 24 July 2022		1,000
	9	25 July 2022 - 31 July 2022		1,000
	10	1 August 2022 - 7 August 2022		1,000
	11	8 August 2022 - 14 August 2022		1,000
	12	15 August 2022 - 21 August 2022		1,000
	13	22 August 2022 - 28 August 2022		1,000
14	29 August 2022 - 31 August 2022	1,000		
<b>Total</b>		<b>14,000</b>		
<b>GAME PRIZES</b>				
Monthly Top Scorer Prize	Participating Month		Total Allocation Per Month	7
	8 June 2022 – 30 June 2022		2 units of Condotti 20" Trolley Bag	
	1 July 2022 – 31 July 2022		2 units of Condotti 20" Trolley Bag	
	1 August 2022 – 31 August 2022		2 units of Condotti 20" Trolley Bag	
	1 September 2022 – 31 September 2022		1 unit of Condotti 20" Trolley Bag	
eVouchers	Participating Days during the Game Promotion Period	eVoucher Denomination	Maximum units per Participating Day	20,160
	Weekdays & Weekends (Monday - Sunday)	RM10	50	
		RM5	160	

NOTE: \*5D4N Hospitality package includes the stay at Hotel Mondrian Doha, Airport transfer, daily breakfast and transport to the FIFA World Cup™ match only.

#### **Selection of Grand, First and Second Prize**

15. The Grand Prize, First Prize and Second Prize Selection Process is as follows:
- All entries earned throughout the Promotion Period is assigned with a serial number in HSBC's randomizer system.
  - HSBC will perform a one (1) time randomization of the entries received to determine the winners of Grand Prize, First Prize and Second Prize.
  - The entry ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> from the randomization results will be shortlisted as potential Grand, First and Second winners ("the Potential Winner(s)").
  - The Potential Winner(s) will receive notification SMS that he/she stands a chance to receive the prize and they are required to answer a question correctly via SMS within 5 days from the date of receipt of the SMS. A SMS will be sent to the Potential Winner(s) to confirm the winner for Grand Prize, First Prize and Second Prize.
  - The Potential Winner(s) who fail to fulfil the requirements under Clause 15(d) above will be disqualified from winning the Grand Prize, First Prize or Second Prize.
  - The Eligible Cardholder may only win one (1) Grand Prize from either HSBC/HSBC Amanah VISA FIFA Promotion and HSBC/HSBC Amanah Spend to Win Promotion.
16. HSBC shall only bear the purchase price for the 5D4N Hospitality Packages. The payment of all and any kind of taxes, insurance, servicing costs, and/or all other incidental costs and charges relating to the Grand Prize, First Prize and Second Prize shall be borne by the Grand, First and Second Prize Winners.

17. The tickets for the Grand Prize, First Prize and Second Prize will be couriered to the winners within six (6) to ten (10) weeks after the Promotion Period.
18. HSBC will notify the Grand, First and Second Prize winners on the details of the authorised distributor / agent who will be contacting the winners for the redemption of Grand Prize, First Prize and Second Prize. The Grand, First and Second Prize winners are responsible to make the necessary arrangements to collect or redeem their Grand Prize, First Prize and Second Prize based on the manner set out by the authorized distributor / agent at their own costs and expenses.
19. Winners' accompanying partners must be at least 16 years old and above as of 31 October 2022. Winners and their accompanying partners are required to travel and attend the scheduled FIFA World Cup 2022™ program on the pre-determined dates and they are not allowed to reschedule the travelling dates.
20. HSBC is not responsible to the winners and their accompanying partners in obtaining the necessary travel documents required for traveling overseas at their own costs and expenses.
21. HSBC will NOT provide any replacement or substitute for the Grand Prize, First Prize and Second Prize in the event:
  - i) Winners and/or their accompanying partner fail to obtain necessary travel documents;
  - ii) Winners reject the prize and request for alternative package/product(s); or
  - iii) FIFA World Cup 2022™ matches are cancelled, postponed and/or changed in schedule.
22. HSBC gives no assurance or satisfaction guarantee in regards to the Grand, First and Second Prizes. HSBC shall not be held responsible for any change or cancellation of any event, program and schedules.

### **Selection of Monthly Prize Cashback**

23. The Monthly Prize Cashback Selection Process is as follows:
  - a. All entries earned throughout the Promotion Period is assigned with a serial number in HSBC's randomizer system.
  - b. HSBC will perform a one (1) time randomization of the entries received for the respective Promotion Month to determine the Monthly Prize Cashback winners.
  - c. The entry ranked 1<sup>st</sup> to 5<sup>th</sup> and subsequent month ranked 1<sup>st</sup> to 10<sup>th</sup> from the randomization results will be shortlisted as potential Monthly Prize Cashback winners ("Potential Monthly Prize Cashback Winners") for the respective Promotion Month.
  - d. The Potential Monthly Prize Cashback Winners will receive a SMS notifying that he/she stands to receive the Monthly Prize Cashback and they are required to answer a question correctly via SMS correctly within 5 days from the date of receipt of the SMS to receive the Monthly Prize Cashback. SMS will be sent to the Monthly Prize Cashback winners.
  - e. The winners who has failed to fulfil the requirement under Clause 23(d) will be disqualified from winning the Monthly Prize Cashback.
24. The Monthly Prize Cashback will be awarded to the primary Eligible Cardholder only, subject to the Monthly Prize Cashback allocation.
25. The Monthly Prize Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) or HSBC CASA-i linked to the Participating HSBC Debit Card/-i(s) account within six (6) to ten (10) weeks after the end of the Promoti on Month.
26. The primary Eligible Cardholders will receive a SMS notification once Cashback has been credited into the respective account, and this will be reflected in the monthly statement for HSBC Credit Card/-i or HSBC CASA-i linked to the Participating HSBC Debit Card/-i.

## **Weekly Cashback**

27. For the last unit of the Weekly Cashback,

- (i) For the Participating HSBC Credit Card-i(s), the Eligible Cardholder with the higher Eligible Spend amount will be entitled to the Weekly Cashback in the event of a tie in transaction time. Whereas in the event the Eligible Spend amounts are the same for a Promotion Week, the Eligible Cardholder with the higher ranking type of Participating HSBC Credit Card/-i(s) will get the Weekly Cashback.

*(For avoidance of doubt, the Participating HSBC Credit Card/-i(s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by 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 Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i.*

- (ii) For Participating HSBC Debit Card/-i(s), the Eligible Cardholder with the higher Eligible Spend amount will be entitled to the Weekly Cashback in the event of a tie in transaction time. Whereas in the event of a tie in Eligible Spend amount, the Eligible Cardholder with the highest number of transactions/swipes on Eligible Spend will get the Weekly Cashback.

28. The Weekly Cashback will be credited into the primary Eligible Cardholder's Participating HSBC Credit Card/-i(s) or the Eligible Cardholder's HSBC CASA/-i linked to the Participating HSBC Debit Card/-i who are entitled to the Weekly Cashback within six (6) to ten (10) weeks after the end of the Promotion Period. Fulfilment of the Weekly Cashback will be notified in the credit card statement or via SMS for Weekly Cashback credited into the HSBC CASA-i.

## **Score & Win e-Vouchers**

29. An Eligible Cardholder may receive a maximum of 10 units of eVouchers throughout the Game Promotion Period, subject to availability and able to answer a question correctly.

30. The following terms and conditions apply to the eVouchers:

- a. All eVouchers shall subject to the terms and conditions of the respective participating merchants and the validity period as stated in the eVouchers. Any unused or unredeemed eVouchers after the end of the validity period will lapse and be invalid.
- b. If the purchase at the participating merchant is for a value less than the amount of the eVoucher, the difference between the eVoucher and the purchase will be forfeited and no refund will be given to the eVoucher Winner. If the value of the eVoucher is less than the value of the item(s) purchased, the difference shall be borne by the eVoucher Winners.
- c. The eVouchers are not transferable and cannot be exchanged for cash, credit or in kind.
- d. Any query and/or dispute on the redemption of the eVouchers shall be directed to, and resolved directly with the participating merchants.

## **Monthly Top Scorer Prize**

31. The Monthly Top Scorer Prize of Condotti 20" Trolley Bag will be awarded to 7 Eligible Cardholders with the highest game points during the Game Promotion Period.

32. Each Eligible Cardholder can only receive a maximum of 1 Monthly Top Scorer Prize throughout the Game Promotion Period based on the Monthly Top Scorer Selection Process in Clause 32 above.

33. The following terms and conditions apply to all prizes:

- a. The Prizes is provided on an "As Is" basis and in any colour that is available.
- b. The Prizes is not transferable and cannot be exchanged for cash, credit or in kind.

- c. The Monthly Top Scorer Prize will be couriered within 10 weeks after the Promotion Period to the primary Eligible Cardholder's address as maintained in HSBC's records. During the call for delivery address confirmation, Prize Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said Prize Winner.
  - d. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days' prior notice.
  - e. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prizes received under this Promotion.
  - f. HSBC expressly excludes and disclaims the warranty of merchantability of the Monthly Top Scorer Prize.
34. Shopee, Lazada, Grab and Condotti are not participants in or sponsors of this Promotion. Their logos and products are trademarks of Shopee, Lazada, Grab and Condotti registered in the relevant countries.

## GENERAL TERMS & CONDITIONS

35. By participating in this Promotion, the Eligible Cardholders consent for HSBC to disclose to the authorized distributor/ agent for the purpose of fulfillment of prizes and/or to publish their personal information such as their name, last 4 digit of Identification Card and any general information that HSBC sees fit for advertising and publicity purposes.
36. HSBC reserves the right to amend the Terms & Conditions or cancel this Promotion with 3 days' prior notice.
37. HSBC may communicate to the Eligible Cardholder in relation to this Promotion:
- I. via electronic means;
  - II. press advertisements;
  - III. notice in the Eligible Cardholder's credit card and/or HSBC/HSBC Amanah CASA/-i statement(s);
  - IV. display at its business premises; or
  - V. notice on HSBC's internet website(s);
- such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery
38. These Terms and Conditions are in addition and must 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.
39. The below terms also apply:
- (i) HSBC 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 and HSBC Amanah Cardholder Agreements;
  - (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
  - (iv) Additional Debit Card information can be obtained via <https://www.paywithdebit.com.my>.
40. HSBC shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC.
41. The Eligible Cardholder shall be personally responsible for all applicable taxes arising from or in relation to this Promotion.
42. HSBC's decision on all matters relating to this Promotion shall be final and binding.