

TERMS & CONDITIONS
HSBC Jet Set, Go 2024 PROMOTION (“Promotion”)

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) is referred to as “HSBC Bank”, HSBC Amanah Malaysia Berhad (Company No. 807705-X) is referred to as “HSBC Amanah” and HSBC Amanah Takaful (Malaysia) Bhd (Company No. 731530–M) is referred to as “HSBC Amanah Takaful” (collectively referred to as “**HSBC**”).
2. Promotion Period runs from **1 January 2024 to 31 March 2024**.

ELIGIBILITY AND PARTICIPATION CRITERIA

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

Table 1: Participating HSBC Products

Category	Type of Participating HSBC Products
Deposit Account	Participating HSBC/HSBC Amanah Deposit Account/-i: <ol style="list-style-type: none"> i. HSBC/HSBC Amanah Premier Account/-i ii. HSBC/HSBC Amanah Premier Everyday Global Account/-i
Insurance and Family Takaful	1) Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products: <ol style="list-style-type: none"> i. HSBC LifeSelect Single; ii. Takaful Future Secure; iii. Takaful Future Education; iv. Takaful Future Select Plus; v. HSBC LifeStyle Protector Plus; vi. Takaful Future Wealth; vii. Takaful Future Defender; viii. Takaful Future Legacy 2) Participating Allianz Life Products: <ol style="list-style-type: none"> i. HSBC’s UniversalTreasure Plus Single Premium and Regular Premium; ii. HSBC’s UniversalIncome; iii. HSBC’s UniversalLegacy Single Premium and Regular Premium; iv. HSBC’s EliteSaver Single Premium and SP GIO (USD); v. HSBC’s EliteCare Plus; vi. HSBC’s FamilyCare; vii. HSBC’s EliteWealth; and viii. HSBC Bank Insurance Products
Investment	Participating HSBC/HSBC Amanah Investment/-i Product <ol style="list-style-type: none"> i. HSBC/HSBC Amanah Structured Product/-i ii. Unit Trust/Shariah Compliant Unit Trust distributed by HSBC/HSBC Amanah (excluding Money Market Fund) iii. Bond/Sukuk distributed by HSBC/HSBC Amanah

4. The following categories are not eligible to participate in the Promotion:
 - a. Non individual or Corporate customers
 - b. Customer(s) who are participating in any other concurrent HSBC sign-up promotions via any channels either by HSBC or authorized third party
 - c. Customer(s) who have closed, cancelled and/or terminated his/her HSBC product(s) within six (6) months prior to this promotion.

- 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 Products are not activated, closed, invalid/inactive, dormant 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.
6. For joint account of Participating HSBC/HSBC Amanah Premier Deposit Account/-i, only the primary account holder will receive the entries.

PROMOTION MECHANICS

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

Table 2: Participation Criteria and Contest Entries

Type of Participating HSBC Products	Participation Criteria									
Participating HSBC/HSBC Amanah Premier Deposit Account/-i	<p>1) For Eligible Customer who are New to Bank who fulfil all the following requirements will earn Contest Entries as set out in Table 3:</p> <ul style="list-style-type: none"> i. Open any of the following Participating HSBC/HSBC Amanah Deposit Account/-i during the Promotion Period; AND ii. Fulfil the Total Relationship Balance (TRB) requirement as per Table 3 below within <u>Promotion Period</u> from the date of account opening; AND iii. Maintain minimum Total Relationship Balance (TRB) requirement throughout the Promotion Period. <p>Table 3: Initial Deposit and/or Investment Requirement for Newly Opened Deposit Account(s)</p> <table border="1"> <thead> <tr> <th>HSBC/HSBC Amanah Deposit Account/-i</th> <th>Total Relationship Balance Required</th> <th>Number of Contest Entries to be Earned</th> </tr> </thead> <tbody> <tr> <td>HSBC/HSBC Amanah Premier Account/-i</td> <td>RM200,000</td> <td>10</td> </tr> <tr> <td>HSBC/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 are Existing to Bank, who fulfil all the following requirements will earn Contest Entries as set out in Table 4:</p> <ul style="list-style-type: none"> i. Upgrade to a HSBC/HSBC Amanah Premier Account/-i OR HSBC/HSBC Amanah Premier Everyday Global Account/-i; AND ii. Fulfil the Total Relationship Balance (TRB) requirement as per Table 4 below within <u>Promotion Period</u> from the date of account upgrade; AND iii. Maintain minimum Total Relationship Balance (TRB) requirement throughout the Promotion Period. 	HSBC/HSBC Amanah Deposit Account/-i	Total Relationship Balance Required	Number of Contest Entries to be Earned	HSBC/HSBC Amanah Premier Account/-i	RM200,000	10	HSBC/HSBC Amanah Premier Everyday Global Account/-i	RM200,000 (equivalent in Foreign Currency)	10
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HSBC/HSBC Amanah Premier Account/-i	RM200,000	10								
HSBC/HSBC Amanah Premier Everyday Global Account/-i	RM200,000 (equivalent in Foreign Currency)	10								

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Table 4: Initial Deposit and/or Investment Requirement for Account Upgrade

Upgrade Account To	Total Relationship Balance Required	Number of Contest Entries to be Earned
HSBC/HSBC Amanah Premier Account/-i	RM200,000	10
HSBC/HSBC Amanah Premier Everyday Global Account/-i	RM200,000	10

- 3) For avoidance of doubt, TRB requirement for this promotion:
- 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 Time Deposits, Premier Term Deposits-i; AND/OR Investments in Unit Trust Funds/Shariah-Compliant Unit Trust Funds distributed by HSBC/HSBC Amanah, HSBC/HSBC Amanah Structured Product/-i, Bond/Sukuk distributed by HSBC/HSBC Amanah.

Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products and Allianz Life Products

- 5) Eligible Customers who meet the following Participation Criteria will earn Contest Entries in as set out in Table 5 below:

Table 5: Participation Criteria for Insurance and Family Takaful Category

Participation Criteria	Number of Contest Entries to be Earned for every RM50,000
<p>a) Purchase any Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products or Allianz Life Product with minimum annual premium/contribution of RM50,000 per policy during the Promotion Period; and</p> <p>b) the application and payment for premium/ contribution must be accepted; and</p> <p>c) policy/certificate of the issued by the respective Insurance/Takaful Providers by 15 April 2024.</p>	10

Participating HSBC/HSBC Amanah Investment/-i Product	6) Eligible Participants who meet the following Participation Criteria will earn Contest Entries in as set out in Table 6 below,			
	<p>Table 6: Participation Criteria for Investment Category</p> <table border="1"> <thead> <tr> <th>Participation Criteria</th> <th>Number of Contest Entries to be Earned for every RM50,000</th> </tr> </thead> <tbody> <tr> <td>a) Subscribe for any Participating HSBC/HSBC Amanah Investment/-i Product during Promotion Period with minimum RM50,000 per subscription. (Number of Entries are granted for every RM50,000 value) Example: Customer A subscribes to UT fund with RM350,000; entries earned $(RM350,000/RM50,000) \times 10 = 70$ entries</td> <td>10</td> </tr> </tbody> </table>	Participation Criteria	Number of Contest Entries to be Earned for every RM50,000	a) Subscribe for any Participating HSBC/HSBC Amanah Investment/-i Product during Promotion Period with minimum RM50,000 per subscription. (Number of Entries are granted for every RM50,000 value) Example: Customer A subscribes to UT fund with RM350,000; entries earned $(RM350,000/RM50,000) \times 10 = 70$ entries
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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 Contest Entries earned by the Eligible Customer(s) under the respective Category will be forfeited and void if Eligible Participant(s)
- fails to maintain the TRB requirement Participating HSBC/HSBC Amanah Premier Deposit Account/-i; or
 - redeem the Participating HSBC/HSBC Amanah Investment/-i Product; or
 - exercise the cooling-off rights, cancellation or termination for the policy/ certificate of the Participating HSBC Insurance Products/HSBC Amanah Family Takaful Products and Allianz Life Products; or
 - his/her account with HSBC/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.
9. Based on the Contest 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	Luxuries 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 includes 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
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10. The Travel Prize selection process is as follows:
- a) Within twelve (12) to sixteen (16) weeks after the end of the Promotion Period, a total of 88 Eligible Customers, regardless of the number of total Contest 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 Promotion as stipulated in Table 7 above. The Travel Prizes are pooled together with the "HSBC Amanah Jet Set, Go 2024 Promotion". HSBC Bank is the sole provider for all Travel Prizes in this Promotion.
12. The Eligible Customer(s) can only receive a maximum of **one (1)** of Travel Prize only throughout the Promotion Period based on the Travel Prize Winner Selection Process in Clause 10 above.
13. The accumulated Contest Entries refer to the total amount of Contest Entries collected by all Eligible Participant(s) in this Promotion and HSBC Amanah 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 Promotion.
 - 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 Promotion 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 Promotion if necessary, with 3 days prior notice.

For the avoidance of doubt, cancellation of this Promotion 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 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.
20. HSBC may communicate to the Eligible Customers in relation to this Promotion 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 Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
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 Promotion shall be final and binding.