

TERMS AND CONDITIONS

HSBC FX Cash Reward Campaign Q1 2024 ("Campaign")

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").

CAMPAIGN PERIOD

1. "Campaign Period" runs from 01 January 2024 to 31 March 2024, both dates inclusive, as per Table 1 below.

Table 1: Campaign Period

Campaign Month	Campaign Period
1	01 January 2024 – 31 January 2024
2	01 February 2024 – 29 February 2024
3	01 March 2024 – 31 March 2024

PARTICIPATION & ELIGIBILITY

2. This Campaign is open to all individual HSBC customers who have the following sole and/or joint HSBC Bank/HSBC Amanah account/-i(s) ("Participating HSBC Account/-i(s)"):
 - (i) Current/-i and/or Savings/-i account ("CASA/-i");
 - (ii) Everyday Global Account/-i ("EGA/-i"); and/or
 - (iii) a Foreign Currency Account/-i

(hereinafter collectively referred to as the "Eligible Customer(s)").
3. Permanent and/or contract employees of HSBC are excluded from this Campaign.
4. Eligible Customer(s) whose accounts with HSBC are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.
5. In respect of joint account/-i(s), only the primary account holder is eligible to participate in this Campaign and stands to receive the reward. For avoidance of doubt, a primary account holder is the first individual's name maintained in our system for joint accounts i.e., the first name that is indicated on the account statement.
6. No registration is required to participate in this Campaign.

CAMPAIGN MECHANICS

7. To stand a chance to receive the Cash Reward up to RM5,000.00, the Eligible Customer must earn Campaign Entries by fulfilling the Spend Criteria during the Campaign Period as illustrated in Table 2 below.

Table 2:

Spend Criteria	Number of campaign entry(ies)
<p>Every RM10,000 (or equivalent amount in foreign currency) of FX Conversion in any of the following manners:</p> <p>(i) between Eligible Customer's own CASA/-i to another Participating HSBC Account/-i via HSBC Malaysia Online Banking or Mobile Banking or over the counter at any HSBC branch in Malaysia with either:</p> <ul style="list-style-type: none"> ▪ conversion of currency between MYR CASA/-i and Foreign Currency Account/-i or Everyday Global Account/-i or vice versa; or ▪ conversion of currency between one Foreign Currency Account/-i to another Foreign Currency Account/-i; or <p>(ii) Telegraphic Transfer with currency conversion via HSBC Online Banking or over the counter at any HSBC branch in Malaysia e.g. debiting Eligible Customer's HSBC MYR account for transfer to own/ 3rd party non-HSBC GBP account in UK; or</p> <p>(iii) Global Transfer with currency conversion via HSBC Online Banking e.g. debiting Eligible Customer's own HSBC MYR account for transfer to own/ 3rd party SGD account in HSBC Singapore.</p> <p>Example 1: Eligible Customer transacted MYR53,000 of foreign exchange conversion between own accounts on HSBC Online Banking, he/she earns a total of 50 campaign entries.</p> <p>Example 2: Eligible Customer transacted MYR20,000 of foreign exchange conversion to a 3rd party non-HSBC account in the United States over the counter at HSBC branch, he/she earns a total of 20 campaign entries.</p>	10

8. The total allocation of Cash Reward for this Campaign is as set out in Table 3. The Reward is pooled together with the HSBC Amanah FX Cash Reward Campaign Q1 2024. HSBC Bank is the sole provider of the Reward under this Campaign.

Table 3: Total Allocation of Reward

Cash Reward	Units available for each Campaign Month	Total units available throughout the Campaign Period
Tier 1: Cash Reward RM5,000.00	3	9
Tier 2: Cash Reward RM4,000.00	3	9
Tier 3: Cash Reward RM3,000.00	3	9

Tier 4: Cash Reward RM2,000.00	3	9
Tier 5: Cash Reward RM1,000.00	3	9
Total	15	45

9. For avoidance of doubt, each Eligible Customer stands to win a maximum of one (1) unit of Cash Reward throughout the Campaign Period under this Campaign, subject to the terms and conditions herein.
10. The selection process for the Reward is as follows:
- Each campaign entry is assigned a serial number in HSBC's randomizer system.
 - Within nine (9) to eleven (11) weeks after the end of each Campaign Month, HSBC will pool together all campaign entries from the respective Campaign Month and perform a one (1) time randomization on the pooled campaign entries;
 - The campaign entries that are ranked first (1st) to fifteen (15th) in each Campaign Month from the randomization result will be shortlisted as the Potential Winners ("**Potential Winner(s)**").
 - The Potential Winner(s) will receive an SMS within twelve (12) to fifteen (15) weeks after the Campaign Month at the mobile number maintained in HSBC's records, notifying them that they stand to receive the Reward, subject to them answering a question via SMS correctly. The Potential Winner(s) must answer the question correctly by replying to the SMS within five (5) calendar days from the date of receipt of the SMS. An SMS will then be sent to the Potential Winner(s) to confirm the Reward winners ("**Winner(s)**") together with the Reward details.
 - The Potential Winner(s) who fail to answer the question via SMS correctly and/or do not reply to the SMS within five (5) calendar days from the date of receipt of the SMS will be disqualified from winning the Reward.
 - In the event HSBC has not selected a Winner due to non-compliance of clause 10(d) (including no mobile number maintained in HSBC's records), the next available entry from the respective randomization results will be selected as a Potential Winner, and the same process in clause 10(d) to (f) shall be repeated up to three (3) rounds, and thereafter the Cash Reward, if any, shall be forfeited.
11. The following terms and conditions apply to the Cash Reward:
- The Cash Reward is not transferable and/or exchangeable.
 - The Cash Reward will be credited within twenty-five (25) weeks after each Campaign Month into the Winner(s)' highest ranking Participating HSBC MYR Account/-i. A notification of such crediting will be sent to each Winner via SMS or be reflected in such account/-i's monthly statement after the Cash Reward has been credited. For avoidance of doubt, the ranking of the Participating HSBC account/-i(s) is in the following order: EGA/-i, CASA/-i, the Cash Reward will only be credited into a Participating HSBC Account/-i(s) with MYR account.
 - HSBC reserves the right to substitute the Cash Reward with any other item of similar value at any time with 3 days' prior notice.

GENERAL TERMS & CONDITIONS

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

13. 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.
14. 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, this terms shall prevail in relation to this Campaign.
15. The below terms also applies:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC’s decision on all matters relating to this Campaign shall be final and binding.