

TERMS & CONDITIONS

HSBC's Financial Excellence Campaign 2023-2024 ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("HSBC") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (198301008983) ("Allianz Life") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.
2. This Promotion runs from 15th December 2023 – 31st March 2024, both dates inclusive ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Customers who:
 - i. Purchase in any Participating Product(s) listed in Clause 5 below and submits his/her application during the Promotion Period; and
 - ii. Meets and pays the minimum premium required for the participating premium plans below:
 - a. RM 800,000 **Single Premium Plan** ("SP");
 - b. RM 200,000 **Regular Premium Plan** ("RP") whereby the premium payment mode must be annual; and
 - iii. Policy is issued by Allianz Life by 31st March 2024

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

4. Participating products are ("**Participating Product(s)**"):
 - i. HSBC's UniversalTreasure Plus SP and RP; and
 - ii. HSBC's UniversalIncome; and
 - iii. HSBC's UniversalLegacy SP and RP; and
 - iv. HSBC's EliteSaver SP and SP GIO (USD); and
 - v. HSBC's EliteCare Plus; and
 - vi. HSBC's FamilyCare; and
 - vii. HSBC's Reducing Term Assurance; and
 - viii. HSBC's EliteWealth

PROMOTION MECHANICS

5. The Eligible Customer(s) stand to receive cash back of RM1,388 ("Cash Back") as per Table 1 below, on a first come first serve basis, upon fulfillment of the criteria listed in clause 4 above during the Promotion Period.

Table 1:

Regular Premium Plan (Annual Mode):

Annual Premium (ANP) Per Insurance Policy (RM)	Cash Back Amount (RM)
200,000 and Above	RM1,388

Single Premium Plan:

Single Premium (SP) Per Insurance Policy (RM)	Cash Back Amount (RM)
800,000 and Above	RM1,388

(hereinafter collectively referred to as the "Cash Back")

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

Participating Product(s)	Cash Back Amount (RM)
--------------------------	-----------------------

HSBC's UniversalIncome RP RM250,000 Annual Premium	RM1,388
HSBC's UniversalTreasure Plus SP RM800,000	RM1,388

6. The premium paid for each Participating Product(s) is required to achieve the minimum premium as stated in clause 3 (ii) and **cannot be combined**.
 - i. Example 1: Eligible Customer(s) purchased Participating Product(s) with RP of RM100,000 for two policies in January 2024. Eligible Customer(s) will not qualify for Cash Back since the promotion **DOES NOT** allow customer to combine the premiums from both policies to be RM200,000 Annual Premium (ANP).
 - ii. Example 2: Eligible Customer(s) purchased SP Participating Product(s) of RM750,000 for each policy in February 2024. Eligible Customer(s) will not qualify for Cash Back since the policy failed to achieve the minimum RM800,000 Single Premium (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) Cash Back (RM1,388 Cash Back x 2).
 - iv. Single premium top up and premiums paid in advance will not be calculated as part of the Promotion.
7. The Cash Back is given out to the first 80 issued policies, based on first come first served basis.
8. The Cash Back will be credited to Eligible Customer(s)'s HSBC CASA/-i or HSBC Credit Card/-i account within 10 weeks from policy issuance date provided insurance policies are issued. The Cash Back credited will be reflected in the Eligible Customer(s)'s HSBC CASA/-i or HSBC Credit Card/-i account statement in the following month.
9. If Eligible Customer(s) exercises cooling-off rights, cancellation or termination for the issued policy before the Cash Back is credited to Eligible Customer(s)'s account, the Eligible Customer(s) will not be entitled to the Cash Back and any such Cash Back shall be forfeited.
10. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the insurance product.
11. The Cash Back is not transferable and cannot be exchanged for cash, credit or in kind.
12. HSBC Bank reserves the right to substitute Cash Back with any other item of similar value at any time within five (5) days prior notice.

GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
14. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

15. 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.
16. The below terms also apply:
 - a. Universal Terms and Conditions of HSBC Bank available at www.hsbc.com.my are:
 - i. Generic Terms and Conditions;
 - ii. Specific Terms and Conditions for HSBC Premier and HSBC Advance;
 - iii. Special Terms and Conditions for Retail Banking and Wealth Management; and
 - iv. Cardholder Agreement;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.
 - c. The respective Terms and Conditions for the Allianz Life's Participating Products.
17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
18. The Eligible Customers shall be personally responsible for any applicable taxes, rates.
19. HSBC's decision on all matters relating to this Promotion shall be final and binding.
20. Allianz Life being the underwriter of the Participating Products and responsible the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz Life.