

**TERMS & CONDITIONS FOR HSBC AMANAH PREMIER WORLD MASTERCARD® CREDIT CARD-I
EFFECTIVE 1 JANUARY 2019**

DEFINITION

1. "HSBC Amanah" refers to HSBC Amanah Malaysia Berhad (Company No. 807705-X).
2. "Programme" refers to HSBC Amanah Premier World Mastercard Credit Card-i Programme.
3. "Eligible Cardholders" refers to all primary and/or supplementary cardholders of a HSBC Amanah Premier World Mastercard Credit Card-i excluding the following categories of persons:
 - a. Cardholder(s) of HSBC Amanah Premier World Mastercard Credit Card-i that are not issued in Malaysia;
 - b. Cardholder(s) of invalid or cancelled HSBC Amanah Premier World Mastercard Credit Card-i and/or whose accounts are delinquent within HSBC Amanah's definition;
 - c. Cardholder(s) of company and/or corporate HSBC Amanah Credit Cards-i.
4. "HSBC Amanah Credit Card-i" refers to a HSBC Amanah Premier World Mastercard Credit Card-i issued in Malaysia.
5. "Cash Back" refers to cash back to be awarded on Eligible Spend as described in Clause 15 below.
6. "Eligible Spend" refers to Overseas Spend and Local Spend collectively, posted to the Eligible Cardholder's HSBC Amanah Credit Card-i account but excludes categories of spend described in Clause 18 below .
7. "Merchant Category Code" is code assigned by the respective acquiring bank to identify the type of business or service the company offers.
8. "Merchant Identity Description" is a name or description assigned by the respective acquiring bank to differentiate merchants.
9. "Posting Date" refers to the date the transaction is charged to the credit card-i and may be a few days later than the actual transaction date.
10. "Eligible Transaction" refers to airline ticket(s) purchase of RM2,500 and above, based on airline categories that correspond with any Merchant Category Code within the range of 3000 to 3350 and 4511 and 4722 as per HSBC's system.
11. "Grab Promo Code" refers to the complimentary RM80 Grab promotional code when Eligible Cardholders met the Eligible Transaction, as defined in Clause 10 above.

PROGRAMME

12. This Programme consist of the following privileges:
 - a. [Cash Back](#)
 - b. [Complimentary Airport Lounge](#)
 - c. [Complimentary Global Preferred Wi-Fi](#)
 - d. [Agoda Offer](#)
 - e. [Expedia Offer](#)
 - f. [Complimentary Grab Ride](#)
13. The privileges extended to Eligible Cardholders are reviewed on periodic basis and may be substituted, changed and/or withdrawn by HSBC Amanah with 3 days prior notice.
14. The privileges under this Programme are for all primary Eligible Cardholders. Supplementary Eligible Cardholders may participate or enjoy the privileges of the following:
 - a. Section C ([Complimentary Global Preferred Wi-Fi](#))
 - b. Section D ([Agoda Offer](#))
 - c. Section E ([Expedia Offer](#))

A. CASH BACK

15. Eligible Cardholders will be awarded Cash Back on Eligible Spend based on the category of Eligible Spend:
- 1% Cash Back for every RM1.00 on Overseas Spend; and
 - 0.5% Cash Back for every RM1.00 on Local Spend.
16. Overseas Spend refers to overseas spend made in foreign currency outside Malaysia and online transactions in foreign currency.
17. Local Spend refers to local spend made within Malaysia and online transactions in local currency (Ringgit Malaysia).
18. Eligible Spend **excludes** the following categories of spend and any of the following transactions will NOT be awarded with any Cash Back:
- Fees and charges as per Bank's Tariff and Charges and applicable tax, if any; and/or
 - Cash Advance, Balance Transfer, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Amanah Internet Banking, JomPay transactions, and FPX transactions; and/or
 - Insurance, utility payments; and/or
 - Transactions at the petrol stations, government related transactions, charitable/non-profitable organisation related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as wire transfer money order, traveller's cheques); which correspond with Merchant Category Code, listed below:

Category	Merchant Category Code ("MCC")
Petrol	5541, 5542
Government services	9211, 9222, 9223, 9311, 9399, 9402, 9405
Charitable Organisation	8398, 8641, 8651, 8661
Quasi Cash Transactions	6050, 6051

19. The tracking of the Eligible Spend is based on posting date (Malaysian Time).
20. All Eligible Spend made by the primary Eligible Cardholder and his/her supplementary Eligible Cardholder(s) will be consolidated and will not be viewed individually in calculating the Cash Back to be awarded. Only the primary Eligible Cardholder will receive the Cash Back. The Cash Back will be credited into the primary Eligible Cardholders' HSBC Amanah Credit Card-i account within 30 days after the end of each calendar month and will be reflected in the following month's credit card-i statement.
21. At the time of crediting of the Cash Back, the primary Eligible Cardholder's HSBC Amanah Credit Card-i account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, and/or invalid or cancelled within HSBC Amanah's definition, otherwise he/she will be disqualified from participating in this Programme and/or from receiving the Cash Back.
22. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. In the event that Cash Back are not credited to the Eligible Cardholder's credit card-i account due to the incorrect assignment of MCC and MID by the acquiring bank, the Eligible Cardholder agrees that HSBC Amanah shall not be held responsible for such discrepancies which are beyond the reasonable control of HSBC Amanah.
23. HSBC Amanah reserves the right to substitute the Cash Back with any other prize or item of similar value at any time with 3 days prior notice.
24. HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to credit the Cash Back to the Eligible Cardholder's other accounts or to any other third party's account.

EXAMPLES:*Example 1:*

Cardholder A spent RM2,500 with his HSBC Amanah Credit Card-i for the month of November 2019 as illustrated in the table below. Total Cash Back earned is RM21.00.

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2019	St. Regis Hotel, Singapore	1,200	1%	12.00
15 Nov 2019	Shopping at The Curve, Mutiara Damansara	800	0.5%	4.00
27 Nov 2019	Charles & Keith, Singapore	500	1%	5.00
Total Spend		2,500		
Total Cash Back Earned				21.00

Example 2:

Eligible Cardholder B spent RM1,899.89 with his HSBC Amanah Credit Card-i for the month of November 2019 as illustrated in the table below. Total Cash Back earned is RM16.71.

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2019	Hong Kong Disneyland, Hong Kong	1,444.99	1%	<u>14.44</u> (Round down from 14.4499)
15 Nov 2019	Shopping at KLCC, Kuala Lumpur	454.90	0.5%	<u>2.27</u> (Round down from 2.2745)
Total Spend		1,899.89		
Total Cash Back Earned				16.71

B. COMPLIMENTARY AIRPORT LOUNGE

25. Primary Eligible Cardholders are entitled to enjoy complimentary visits to the Lounges, which is governed by the Terms and Conditions of “HSBC Amanah Plaza Premium Lounge Programme 2019” available at <http://www.hsbcamanah.com.my>.

C. COMPLIMENTARY GLOBAL PREFERRED WI-FI

26. Eligible Cardholders may enjoy complimentary, worldwide Wi-Fi hotspot access offered by Boingo that allows unlimited access to over 1 million hotspots up to 4 devices by using their HSBC Amanah Credit Card-i.

27. Available hotspots in Boingo's network are subject to change at any time and there is no guarantee of participating locations or services. A current listing of locations can be found at <http://wifi.boingo.com>.

28. In order to access any Boingo Wi-Fi hotspot, Eligible Cardholders will need to create an account with Boingo at <https://hsbcm.my.boingo.com>.

29. Enrollment in Boingo is limited to Eligible Cardholder of HSBC Amanah Credit Card-i.

30. Eligible Cardholders will be required to provide their HSBC Amanah Credit Card-i number and other personal details to register for an account with Boingo. There will be no charges for registration with Boingo unless Boingo determines a nominal authorisation is required for validation purposes.

31. Eligible Cardholders will be required to provide their personal data directly to Boingo, and accept Boingo’s terms and conditions before a Boingo account can be created. HSBC Amanah shall therefore

not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Boingo.

32. Upon successful registration, Eligible Cardholders will be prompted to download the Boingo Wi-Finder application software and Boingo shall send the registered Eligible Cardholder a welcome e-mail.
33. HSBC Amanah is not responsible for and does not guarantee the quality, security, coverage and/or availability of Boingo's network of Wi-Fi hotspots or partners, and the Eligible Cardholder agrees that use of the Boingo Wi-Fi network is at the Eligible Cardholder's own risk.
34. This complimentary Wi-Fi is subject to Boingo's terms & conditions and is non-transferable. If there is a breach of any of Boingo's terms and conditions, Boingo reserves the right to suspend and/or terminate the Eligible Cardholder's Boingo MasterCard Rewards account at their discretion.
35. By downloading the Boingo Wi-Finder app, the Eligible Cardholder gives Boingo permission to access the Eligible Cardholder's locations.

D. AGODA OFFER

36. Eligible Cardholders can enjoy 7% discount for hotel bookings made through <http://www.agoda.com/hsbcmv> using their HSBC Amanah Credit Card-i. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
37. This Agoda Offer is applicable only to hotels with pre-paid room types that have the "Promotion Eligible" flag. "Pay at hotel" room types are not eligible for this Agoda Offer.
38. The 7% discount is applicable to hotel room charges only, and excludes local taxes, service fees and any other additional charges.
39. The 7% discount shall be applicable to the total amount regardless of the number of rooms or nights of stay reserved as there is no set minimum or maximum number of rooms or nights of stay required.
40. The hotel room bookings are subject to availability on Agoda.
41. This Agoda Offer cannot be exchanged for cash or other products or services.
42. The 7% discount will be reflected only when the booking is confirmed after the HSBC Amanah Credit Card-i details are entered and pre-paid hotel option is selected. Once the hotel booking is made, the final amount will be charged to the HSBC Amanah Credit Card-i.
43. The Eligible Cardholder will need to present their HSBC Amanah Credit Card-i World MasterCard Credit Card-i upon arrival at the hotel.
44. HSBC Amanah will not be liable to the Eligible Cardholder for any disputes between the Eligible Cardholder and Agoda on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Agoda and/or the hotels.

E. EXPEDIA OFFER

38. Eligible Cardholders can enjoy 10% discount for hotel bookings made through <http://www.expedia.com.my/HSBCPremier> using their HSBC Amanah Credit Card-i. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
39. The Eligible Cardholder must first register for an Expedia account with their HSBC Amanah Credit Card-i or link their existing Expedia account to their HSBC Amanah Credit Card-i, at <http://www.expedia.com.my/HSBCPremier>.
40. To enjoy this Expedia Offer, the Eligible Cardholder must go to the website above and key in their HSBC Amanah Credit Card-i number when a booking is made to enable a coupon code to appear at checkout. This coupon must be selected before payment is charged to the HSBC Amanah Credit Card-i.
41. The 10% discount shall be applicable to the total amount on one (1) room only regardless the number of nights of stay reserved as there is no set minimum or maximum number of nights of stay required.

42. The hotel room bookings are subject to availability on Expedia.
43. The coupon can only be used for bookings within the next 12 months. If a booking is made for a stay beyond 12 months, the coupon cannot be used.
44. This Expedia Offer cannot be used with any other discount vouchers, promotions, discounted items and fixed-price items, unless specified.
45. This Expedia Offer is not transferable and cannot be exchanged for cash or other products or services.
46. Other restrictions by Expedia may apply and Eligible Cardholders should always refer to the booking conditions set by Expedia on their website.
47. Eligible Cardholders will also enjoy a complimentary +Gold status from Expedia once they register for an Expedia account with their HSBC Amanah Credit Card-i or link their existing Expedia account to their HSBC Amanah Credit Card-i at <http://www.expedia.com.my/HSBCPremier>. The +Gold status is valid for a period of 12 months from the date of registration.
48. The +Gold status allows Eligible Cardholders to enjoy exclusive additional privileges as stated on <https://www.expedia.com.my/rewards/gold> and is subject to Expedia's sole discretion.
49. HSBC Amanah will not be liable to the Eligible Cardholders for any disputes between the Eligible Cardholder and Expedia on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Expedia and/or the hotels.

F. COMPLIMENTARY GRAB RIDE

50. The Eligible Cardholder will receive a Complimentary Grab Ride worth RM80 for a minimum Eligible Transaction amount of RM2,500, irrespective of the number of airline ticket(s) purchased.
51. The Eligible Cardholder will receive the Grab Promo Code via SMS which is sent to his/her mobile number and/or in an email to his/her email address, both of which must be in HSBC Amanah's records after the Eligible Cardholder makes an Eligible Transaction.
52. The Eligible Cardholder will receive the Grab Promo Code within 14 days of the Eligible Transaction getting posted to the Eligible Cardholder's HSBC Amanah Credit Card-i account.
53. The Eligible Cardholder will receive only one (1) Grab Promo Code per day, irrespective of the number of Eligible Transactions made by the Eligible Cardholder on the same day, and will be based on the posting date of the Eligible Transactions.
54. In order to utilise the Grab Promo Code, the Eligible Cardholder must first download the Grab App and sign up with Grab by providing their HSBC Amanah Credit Card-i information. Thereafter, the Eligible Cardholder must enter the Grab Promo Code on the Grab App under "Promo", before requesting for a ride.
55. The Grab Promo Code will be applied on the Eligible Cardholder's next Grab ride in Malaysia only, provided that the ride is charged to the HSBC Amanah Credit Card-i.
56. The Grab Promo Code is valid for all fleet type except GrabLuxe.
57. The expiry date of the Grab Promo Code will be stated in the same Short Message Service (SMS) in which the Eligible Cardholder receives the code.
58. The Grab Promo Code can only be used once whether or not the RM80 amount is fully utilised. Any unused portion of the Grab Promo Code will be forfeited and cannot be used for future Grab rides.
59. If the cost of the Grab ride exceeds the Grab Promo Code value, the balance will be charged to the Eligible Cardholder's HSBC Amanah Credit Card-i.
60. The Grab Promo Code cannot be redeemed for cash.
61. The Grab Promo Code can only be used for Grab Car services and cannot be combined or used in conjunction with any other codes, vouchers or promotional offers.

62. The Grab Promo Code will only be applied when the Eligible Cardholder uses his/her own Grab account to request for the Grab ride. If the Eligible Cardholder's Grab account was not used to request the Grab ride, then the Grab Promo Code will not be valid and cannot be used.
63. The Grab service is subject to separate terms and conditions set by Grab. These terms and conditions can be found on <https://www.grab.com/my>.
64. Eligible Transactions are fully dependent on the list of appropriate merchant codes that correspond with the airline category defined in Clause 11. There may be airlines which have merchant codes that do not correspond to the airline category. In such cases, these purchases will not be identified as an airline transaction and will not be considered as an Eligible Transaction regardless of the amount of the transaction. In addition, if the transaction is submitted through agents, third party payment accounts, mobile or online wallets, mobile or wireless card readers, or similar methods and/or if the merchant code is not passed on to HSBC Amanah, such transactions will not be considered as Eligible Transactions.
65. HSBC Amanah will not be liable to the Eligible Cardholder for any disputes between the Eligible Cardholder and Grab on matters relating to Grab's provision of its service to the Eligible Cardholder. These disputes should be resolved directly with Grab.

GENERAL TERMS AND CONDITIONS

66. HSBC Amanah reserves the right at its absolute discretion to amend, delete or add to these terms and conditions from time to time with 3 days prior notice.
67. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Programme.
68. HSBC Amanah reserves the right to cancel, terminate or suspend this Programme with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Programme shall not entitle the Eligible Cardholder(s) to any claim or compensation against HSBC Amanah for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension.
69. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah has been advised of the possibility of such loss or damage.
70. To the fullest extent permitted by law, HSBC Amanah 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 this Programme.
71. HSBC Amanah may use any of the following modes to communicate notices in relation to this Programme to the Eligible Cardholder:
 - a. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in the HSBC Amanah's records;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's composite statement(s);
 - d. display at its business premises; or
 - e. notice on HSBC Amanah's internet website(s);
 where such notices shall be deemed to be effective on and from the 4th day after its delivery / publication / display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

72. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Programme. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Programme.
73. The existing terms and conditions applicable to the products and propositions referred to in this Programme are available at www.hsbcamanah.com.my as follows:
Universal Terms & Conditions of HSBC Amanah:
- i. Generic Terms & Conditions;
 - ii. Specific Terms & Conditions for HSBC Amanah Premier;
 - iii. Specific Terms & Conditions for Retail Banking & Wealth Management; and
 - iv. Cardholder Agreement.
74. The Eligible Cardholder is reminded that he/she will be responsible for all applicable government taxes or levies relating to the privileges and/or the Programme (if applicable). HSBC Amanah 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 Amanah.
75. HSBC Amanah's decision on all matters relating to this shall be final and binding.