

TERMS AND CONDITIONS
HSBC Amanah Personal Financing-i Debt Consolidation Promotion (“Promotion”)

HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as “HSBC Amanah” and HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as “HSBC Bank”, both collectively referred to as “**HSBC**”.

1. This Promotion is from 14 September 2020 to 23 October 2020, both dates inclusive (**“Promotion Period”**).
2. The Promotion is open to all HSBC customers who:
 - a) Apply for HSBC Amanah Personal Financing-i Debt Consolidation (**“APF-i Debt Consolidation”**) via HSBC Online Banking and/or HSBC Malaysia Mobile Banking app with a minimum financing amount of RM20,000 and up to a maximum financing amount of RM250,000; and
 - b) Submit all the required income documents through HSBC Online Banking and/or HSBC Malaysia Mobile Banking app within the Promotion Period.

(“Eligible Customer(s)”

The Promotion Offer

3. Each Eligible Customer will receive one (1) unit of RM500 Lazada eVoucher upon approval of the APF-i Debt Consolidation.

(“Voucher”

Voucher Terms and Conditions & Fulfilment

4. The following terms and conditions apply to the Voucher:
 - a) The Voucher is given on an “As Is” basis.
 - b) The Voucher can only be used on Lazada’s mobile app by inserting the unique Voucher code into the “Promo Code” field before proceeding to “Check Out” before the Voucher expires.
 - c) The Voucher is subject to the terms and conditions of Lazada and the participating merchants, and is not valid in conjunction with any other vouchers, offer or promotions. The Voucher cannot be combined and/or accumulated.
 - d) The Voucher is applicable for one (1) time usage / redemption on Lazada only. Expiry date of the Voucher will be stated in the email with the unique Voucher code and Voucher if unutilized and expired, will not be replaced by HSBC.
 - e) The Voucher is not transferable and cannot be exchanged for cash, credit or in kind.
 - f) HSBC will not entertain any requests to deliver the Voucher to a third party.
 - g) Eligible Customer(s) under this Campaign will be notified via SMS within twelve (12) to sixteen (16) weeks from the APF-i Debt Consolidation approval date. The SMS(s) will be sent to the contact details maintained in HSBC’s records.
 - h) The Voucher will be delivered within sixteen (16) weeks from the APF-i Debt Consolidation approval date, in the form of a unique code via email to the Eligible Customers’ email address maintained in HSBC’s record.

- i) HSBC may process Eligible Customer's information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and disclose relevant information to the fulfillment agency to facilitate delivery of the Voucher to the Eligible Customer(s). A copy of the Notice can be viewed or downloaded at www.hsbcamanah.com.my.
- j) HSBC is entitled to substitute the Voucher with any other item of similar value at any time with three (3) days prior notice.
- k) Any query and/or dispute on the usage of the Voucher must be directed to, and resolved directly with Lazada.
- l) During the Promotion Period and at the time of Voucher fulfilment, the Eligible Customer's APF-i facility account must be:
 - a) subsisting, valid and active, i.e. there is no early settlement; and
 - b) with record of prompt repayment history,otherwise, they will be disqualified from receiving the Voucher from this Promotion

General Terms and Conditions

- 5. HSBC is entitled to amend, delete or add to these Terms and Conditions from time to time with 3 days prior notice and such amended terms and conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 6. HSBC is entitled to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension of this Promotion by HSBC shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 7. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank'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 have been advised of the possibility of such loss or damage.
- 8. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Customer(s):
 - a) individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in the HSBC Bank's records;
 - b) press advertisements;
 - c) notice in the Eligible Customer(s)' composite statement(s);
 - d) display at its business premises; or
 - e) notice on HSBC Bank'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.

9. These Terms & Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products referred to in this Promotion. 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 Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

a) Universal Terms & Conditions of HSBC Bank available at www.hsbc.com.my are:

- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Amanah Personal Financing-i
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management

b) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:

- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Amanah Personal Financing-i
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management

c) Personal Internet Banking Terms and Conditions.

10. The Eligible Customer(s) shall be personally responsible for all applicable government fees, taxes or any other charges that may be levied under applicable laws, if any, in relation to the Promotion (if applicable).
11. 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.
12. HSBC's decision on all matters relating to this Promotion and in case of any dispute will be final and binding on all Eligible Customer(s) of this Promotion.