

**TERMS & CONDITIONS**  
**HSBC Amanah Digital Banking 2020 Campaign**

1. HSBC Bank Malaysia Berhad 198401015221 (127776-V) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad 200801006421 (807705-X) will be referred to as “HSBC Amanah” (collectively referred to as “HSBC”).

**CAMPAIGN PERIOD**

2. Digital Banking 2020 (“**Campaign**”) runs from 1 June 2020 to 31 December 2020, both dates inclusive (“**Campaign Period**”).

**ELIGIBILITY**

3. This Campaign is open to all HSBC customers who:
- (i) have an HSBC Amanah MYR deposit<sup>1</sup> account-i (HSBC Amanah account) ; and/or
  - (ii) sole account holder(s); and/or
  - (iii) are primary HSBC Amanah credit card-i cardholder(s) / and/or
  - (iv) are registered HSBC Amanah Online Banking users. Customers who sign-up for online banking at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my) during the Campaign Period are also eligible to participate in the Campaign;

**BUT** excludes the following:

- (i) Holder(s) of foreign HSBC Amanah credit cards-i that are not issued in Malaysia;
- (ii) Holder(s) of invalid or cancelled HSBC Amanah credit cards-i and/or whose accounts are delinquent within HSBC Amanah’s definition at any time during the Campaign Period; and/or
- (iii) Supplementary HSBC Amanah credit cardholder(s)-i and/or
- (iv) Holder(s) of company and/or corporate HSBC Amanah MYR deposit account-i and/or HSBC Amanah credit cards-i; and/or
- (v) Joint account holders;
- (vi) all permanent and/or contract employees of HSBC, HSBC (Malaysia) Trustee Bhd, HSBC Electronic Data Processing Centre (Malaysia) Sdn Bhd and HSBC Software Development (Malaysia) Sdn Bhd

(Hereinafter referred to as the “**Eligible Participant(s)**”).

**PARTICIPATION CRITERIA**

4. To participate in this Campaign, an Eligible Participant must perform Eligible Transaction(s) described in **Table 1**, clause 5 & 6 below via HSBC Amanah Online Banking and/or HSBC Malaysia Mobile Banking app to earn entries for each Eligible Transaction performed during the Campaign Period.
5. If the Eligible Participant has more than one MYR Deposit Account-i and/or primary HSBC Amanah credit card-i, all Eligible Transactions made on all MYR Deposit Account-i and primary HSBC Amanah credit card-i during the Campaign Period will be consolidated and will not be viewed individually for this Campaign.

**Table 1: Eligible Transactions**

<b>Eligible Transactions</b>	<b>Number of entries / Eligible transaction</b>	<b>Minimum amount / Eligible Transactions</b>
<b>Registration</b>		
Online Banking Registration	30 entries	
DuitNow Registration	30 entries	

<sup>1</sup> MYR Deposit Account-i(s) are:

HSBC Amanah Premier Account-i, HSBC Amanah Advance Account-i, HSBC Amanah Statement Savings Account-i, HSBC Amanah Passbook Savings Account-i, HSBC Amanah Basic Savings Account-i, HSBC Amanah Current Account-i, and HSBC Amanah Basic Current Account-i

(New DuitNow ID registered with HSBC Amanah during the Campaign Period)		
<b>Download</b>		
Download and log on to HSBC Malaysia Mobile Banking app first time	30 entries	
<b>Transactions</b>		
*Send or receive DuitNow ID/QR	5 entries	RM5
DuitNow QR Merchant	5 entries	RM5
FPX	5 entries	RM5
JomPAY	1 entry	RM50
Telegraphic Transfer	1 entry	RM5
*Instant Transfer	1 entry	RM5
*Interbank Giro (IBG)	1 entry	RM5
HSBC Amanah Credit Card-i Payment	1 entry	RM50

6. During the Bonus Period, Eligible Participant who performs selected Eligible Transaction(s) described in Table 2 below with HSBC Amanah Online Banking and/or HSBC Malaysia Mobile Banking app will earn the following number of entries instead of the number of entries shown in Table 1, which are double or according to the amount of entries stipulated in Table 1.

**Table 2: Bonus Period**

Bonus Period	Eligible Transactions	Number of entries	Minimum amount / Eligible Transaction
1 June 2020 – 31 July 2020	FPX	10	RM5
1 August 2020 – 30 September 2020	*Send or receive DuitNow ID /QR	10	RM5
	DuitNow QR Merchant		
1 October 2020 – 31 December 2020	JomPAY	10	RM5

7. For Eligible Transactions marked (\*) in Table 1 and Table 2, the Eligible Transaction must be to/from a unique DuitNow ID/QR or account number with a minimum amount of RM5 each day during the Campaign Period in order to earn entries as described in Table 1 and Table 2.
- I. A DuitNow ID or account is considered unique when the
    - Eligible Participants initiates an Eligible Transaction to the DuitNow ID/QR or account for the first time on a particular day.
    - Eligible Participants received an Eligible Transaction from the DuitNow ID/QR or account for the first time on a particular day
  - II. Eligible Transactions to/from the same DuitNow ID/QR or account (more than once) on the same day would not be considered unique. Hence there will be no entries for these transactions.

8. Examples are given below in **Table 3:**

**Table 3 : DuitNow scenarios**

Case scenario	Sender	Date	Recipient's DuitNow ID or account number	Contest entry	Eligibility and reason
1	Ali	1 July 2020	(Mobile no) 012-1111111	5	Yes, unique DuitNow ID for 1 July 2020
2	Ali	1 July 2020	(Mobile no) 012-1111111	0	No, not unique DuitNow ID as it is repetition from scenario 1
3	Ali	2 July 2020	(Mobile no) 012-1111111	5	Yes, unique DuitNow ID for 2 July 2020
4	Ali	2 July 2020	(Mobile no) 012-2222222	5	Yes, unique DuitNow ID for 2 July 2020
5	Ali	2 July 2020	(NRIC) 880731-12-1212	5	Yes, unique DuitNow ID for 2 July 2020

6	Ali	2 July	(Account no) 555-555-555	5	Yes, unique DuitNow ID for 2 July 2020
7	Ali	2 July	(Account no) 555-555-555	0	No, not unique account no for 2 July 2020
8	Ali	3 July	(Account no) 555-555-555	5	Yes, unique account no for 3 July 2020

9. When an Eligible Participant has de-registered/cancelled his/her DuitNow ID with HSBC Amanah **prior** to the commencement of the Campaign Period, and re-registers his/her DuitNow ID with HSBC Amanah **during** the Campaign Period, such DuitNow Registration will be awarded entries as per Table 1. Any re-registration of the same DuitNow ID thereafter during the Campaign Period will not be awarded any entries. An example is given below:

#### Case scenario

On 30 May 2020, Hock has de-registered his NRIC as DuitNow ID with HSBC Amanah. On 2 June 2020, Hock re-register his NRIC as DuitNow ID with HSBC Amanah and he gets 30 entries. On 1 July 2020, Hock de-register and re-register his NRIC as DuitNow ID with HSBC Amanah again, and this registration will not be awarded any entries.

## THE OFFERS TERMS AND CONDITIONS

10. The offers for this campaign is detailed in Table 4.

**Table 4: Offers**

Type	Offers	Eligible Criteria	Maximum units
<b>Offer 1</b>	10 units of RM1,000 Cash Back per month	Top 10 Eligible Participants with the highest number of entries in the month during the Campaign Period	RM1,000 (10 unit per month x 7 months) = RM70,000
<b>Offer 2</b>	200 units of RM50 Cash Back per month	The next top 11 <sup>th</sup> – 210 <sup>th</sup> Eligible Participants with the highest number of entries in the month during the Campaign Period	RM50 (200 units per month x 7 months) = RM70,000

## Cash Back

- Every month, the top 10 Eligible Participants with the highest entries earned from performing Eligible Transactions during the respective month will stand to receive RM1,000 Cash Back.
- For offer 1, Each Eligible Participant is entitled up to a maximum of 2 units x RM1,000 Cash Back only throughout the Campaign Period.
- For the next top 11<sup>th</sup> – 210<sup>th</sup>, Eligible Participants with the highest entries earned from performing Eligible Transactions during the respective month will stand to receive RM50 Cash Back.
- For this offer 2, each Eligible Participant is entitled up to maximum of 4 units x RM50 Cash Back only throughout the Campaign Period.
- In the event, if an Eligible Participant is selected as recipient for RM1000 Cash Back for the third (3<sup>rd</sup>) time, which exceeds the maximum of 2 units of RM1000 Cash Back but has not exceeded the maximum units of RM50 Cash Back, the Eligible Participant will receive the RM50 Cash Back and this will be considered as 1 unit of RM50 Cash Back. If an Eligible Participant is selected as recipient for RM50 Cash Back for the fifth (5<sup>th</sup>) time, which exceeds the maximum of 4 units of RM50 Cash Back, the Eligible Participant will not receive any Cash Back.

16. The total Cash Back value to be given out for this Campaign is RM140,000, which is pooled together with HSBC's Digital Banking 2020 Campaign. HSBC Bank is the sole provider for all the Cash Back for this Campaign.
17. In the event that there are more than ONE (1) Eligible Participants with the same number of entries, the earliest Eligible Participant(s) who fulfilled the Participation Criteria will be ranked higher in priority to receive the Cash Back. An example is given below:

**Case scenario**

Mr. Ali, Mr Muthu and Mr. Ah Hock are the top 10<sup>th</sup> winners who have earned 100 entries each by the end of month of the Campaign Period (1 July 2020 -31 July 2020). However, the time taken to accumulate the 100th entries are different:

- (a) Mr. Ali - 100th entry at 31 July 2020; 17:00
- (b) Mr. Muthu - 100th entry at 31 July 2020; 19:00
- (c) Mr. Ah Hock - 100th entry at 31 July 2020; 20:00

Therefore, Eligible Participants will be sorted in accordance with the timing of fulfilment of the Participation Criteria recorded, with the earliest ranked higher in priority to receive the Cash Back:

- #10<sup>th</sup> winner is Mr. Ali (RM1,000 Cash Back)
- #11<sup>th</sup> winner is Mr. Muthu (RM50 Cash Back)
- #12<sup>th</sup> winner is Mr. Ah Hock (RM50 Cash Back)

18. The Cash Back will be credited to the Eligible Participant's account within four (4) to eight (8) weeks after the selection of winners at end of each week throughout the Campaign Period in line with clause 17 below.
19. For Eligible Participants who have an HSBC Amanah account with HSBC Amanah, the Cash Back will be credited into the Eligible Participant's highest type of MYR deposit<sup>1</sup> account-i with HSBC. *(For avoidance of doubt, the HSBC Amanah account with HSBC Amanah are in the following order: HSBC Amanah Premier Account-i being the highest account type, followed by HSBC Amanah Advance Account-i, HSBC Amanah Statement Savings Account-i, HSBC Amanah Passbook Savings Account-i, HSBC Amanah Basic Savings Account-i, HSBC Amanah Current Account-i, and HSBC Amanah Basic Current Account-i.)* Eligible Participants will receive notification of the Cash Back through monthly statements and/or via Short Messaging Service (SMS) and/or email for the HSBC Amanah account following the crediting of the Cash Back.
20. HSBC will not entertain any request from any Eligible Participant or any other person to credit the Cash Back to any other third party's account.

**GENERAL TERMS & CONDITIONS**

21. All of the Eligible Participants' HSBC Amanah account MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition during the Campaign Period as well as to maintain their DuitNow ID registered with HSBC Amanah at the time of fulfillment of the Cash Back and Prize otherwise they will be disqualified from participating or receiving the Cash Back and Prize under this Campaign.
22. HSBC reserves the right to publish or display the name, picture and city of residence of the Eligible Participants who have been selected to receive Cash Back and Prize under this Campaign for advertising and publicity purposes. By participating in this Campaign, the Eligible Participants hereby consent to and agree that HSBC shall be at liberty to publish their names, pictures and city of residence without compensation for advertising and publicity purposes.
23. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. The Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
24. HSBC may use any of the following modes to communicate notices in relation to this Campaign to the Eligible Participant:
  - (i) individual notice to the Eligible Participant (whether by written notice or via electronic means) sent to the Eligible Participant's latest address/email address as maintained in the HSBC records;

- (ii) press advertisements;
- (iii) notice in the Eligible Participant's HSBC Amanah account(s);
- (iv) display at its business premises; or
- (v) 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.

25. These terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and services referred to in this Campaign. In the event of inconsistency between these Terms and Conditions and the existing respective product and service terms and conditions, these terms and conditions shall prevail in relation to this Campaign. The existing terms and conditions applicable to the products and services referred to in this Campaign are available as follows:
- (i) Universal Terms & Conditions of HSBC Amanah available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my) are:
    - a. Generic Terms & Conditions; and
    - b. Specific Terms & Conditions for HSBC Amanah Premier and Advance;
    - c. Specific Terms & Conditions for Retail Banking & Wealth Management;
    - d. Cardholder Agreement;
- Terms & Conditions for HSBC Bank Terms & Conditions for Online and Mobile Banking
26. 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.
27. HSBC reserves the right to cancel, terminate or suspend this Campaign with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Campaign shall not entitle the Eligible Participant to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Participant as a direct or indirect result of the act of cancellation, termination or suspension.
28. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC'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.
29. The Eligible Participant shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
30. HSBC decision on all matters relating to this Campaign shall be final and binding