

**TERMS & CONDITIONS**  
**HSBC DAILY GIVEAWAYS PROMOTION**

1. HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) will be referred to as “HSBC Amanah”, collectively referred to as “HSBC”.

**PROMOTION PERIOD**

2. The “HSBC Daily Giveaways Promotion” (“Promotion”) shall run from **11 December 2020 to 10 March 2021** both dates inclusive (“Promotion Period”), comprising of the following Promotion Month-

**Table 1: Promotion Months**

Promotion Month	Promotion Dates
1	11 December 2020 – 10 January 2021
2	11 January 2021 – 10 February 2021
3	11 February 2021 – 10 March 2021

3. Eligible Cardholder can earn extra entries by participating in the “Pair & Win” game (“Game”) from 24 December 2020 to 23 March 2021 (“Game Promotion Period”) at [www.hsbc.com.my/pair](http://www.hsbc.com.my/pair).

**Table 2: Game**

Month	Game Promotion Period
1	24 December 2020 – 31 December 2020
2	1 January 2021 – 31 January 2021
3	1 February 2021 – 28 February 2021
4	1 March 2021 – 23 March 2021

**PROMOTION & PARTICIPATION CRITERIA**

**PRIZES**

4. Eligible Cardholder who meets the Participation Criteria and Eligible Spend requirements during the Promotion Period stands to receive a maximum number of Prizes as per **Table 3** below:-

**Table 3: Maximum unit of Prizes per Eligible Cardholder**

Type of Prize	Maximum unit of Prizes per Eligible Cardholder
Grand Prize	1 unit
Daily Prize	3 units
Everyday Global Daily Prize	3 units
<b>Game</b>	
Overall Top Scorer Prize	1 unit
Monthly Top Scorer Prize	1 unit
Game eVouchers	up to 10 units

5. The Maximum unit of Prizes for this Promotion are as follows:

**Table 4: Prizes for this Promotion**

Type of Prize	Item of Prizes				Total Units
Grand Prize	<b>Month</b>	<b>Prize</b>	<b>By Card Type</b>	<b>No of Units</b>	180
	1st	Dyson Supersonic™ Hair Dryer	HSBC Debit/ Credit Mastercard Cards*	30	
	2nd	Dyson V11 Fluffy		30	
	3rd	Dyson Pure Cool™ Air Purifier Tower Fan		30	
	1st	Dyson Supersonic™ Hair Dryer	HSBC Debit/ Credit Visa Cards*	30	
	2nd	Dyson V11 Fluffy		30	
	3rd	Dyson Pure Cool™ Air Purifier Tower Fan		30	
<i>*Refer to eligible card type at Clause 10</i>					
Daily Prize	RM50 CashBack				2,070
Everyday Global Daily Prize	RM5 CashBack				19,800
<b>Game</b>					
Overall Top Scorer Prize	iPad 32GB				3
Monthly Top Scorer Prize	RM100 Shopee eVoucher				9
eVouchers	RM5 eVouchers				18,000

Dyson Products define as Dyson Supersonic™ Hair Dryer, Dyson V11 Fluffy and Dyson Pure Cool™ Air Purifier Tower Fan (“Grand Prize”)

#### CAMPAIGN ENTRIES

6. In order to win the Grand Prize, Eligible Cardholder must meet the Eligible Spend using their Participating HSBC/HSBC Amanah Credit/Debit Card/-i during the Promotion Period to earn entries:-

**Table 5: Number of Entry(ies) awarded for Grand Prize.**

Category	Eligible Spend in a single receipt between 00:00:00 to 23:59:59 Daily includes equivalent spend in foreign currency	Number of Entry(ies) awarded for Grand Prize
1	Every RM50 spend in a single receipt (excluding Categories 2 & 3 below)	1
2	Every RM50 spend at Selected Merchants* in the following categories: Dining Groceries and Utilities	10*
3	Every RM50 spend in single receipt with Premier Mastercard Credit Card*refer to Clause 10 (b)	20**

**\*Note:** “Selected Merchants” refers to retail transactions at participating merchants with Merchant Category Code (MCC).

**\*\*Note:** Double contest entries for cardholders of HSBC Premier Everyday Global Debit Card, HSBC Advance Everyday Global Debit Card, HSBC Everyday Global Debit Card, HSBC Amanah Premier Everyday Global Debit Card-i, HSBC Amanah Advance Everyday Global Debit Card-i and HSBC Amanah Everyday Global Debit Card-i (“Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i”).

Table 6: Merchant Category Codes

Spend Category	Merchant Category Code (MCC)
Category 2	<p><b>Dining</b> 5811, 5812, 5813, 5814, 5422, 5441, 5451, 5462, 5499</p> <p><b>Groceries</b> 5311, 5411, 5499, 5300</p> <p><b>Utilities</b> 4784, 4814, 4816, 4821, 4899, 4900, 5960, 5968, 6300, 9211, 9222, 9311, 9399, 9405</p>

- On top of the Eligible Spend in Clause 6, Eligible Cardholder can gain extra entries by participating in the “Pair & Win” game (“**Game**”) from 24 December 2020 to 23 March 2021 (“**Game Promotion Period**”) at [www.hsbc.com.my/pair](http://www.hsbc.com.my/pair). Each round of completion of game will be awarded 1 additional entry for Grand Prize..
- Eligible Cardholder who plays the “Pair & Win” game also stands to receive the following Prizes:

Table 7: Game Prizes

Prizes	Criteria
eVoucher	Eligible Cardholder who tapped on the Giftbox and answer a question correctly.
Overall Top Scorer Prize	Eligible Cardholder with the highest Game Points throughout the Game Promotion Period
Monthly Top Scorer Prize	Eligible Cardholder(s) with highest Game Points each Month during the Game Promotion Period

- Eligible Cardholder will be given one (1) unique ID via SMS to login to the Game and will earn entry(ies) to play the Game in accordance with Eligible Spend described in Clause 6. Each completion of the game will earn one (1) extra entry for Grand Prize. No extra entry will be given if the Eligible Cardholder exits the game before completing it. For more information, refer to the “How It Works” section in the “Pair & Win” game webpage.

The following are examples of earning the entries:

Scenario A:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5) without participating the Game, he/she earns a total of 7 entries to stand to win the Grand Prize.

Scenario B:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5), and completes 1 round of Game, he/she earns a total of 8 entries to stand to win the Grand Prize.

Scenario C:

Eligible Cardholder spends RM389.49 in a single receipt under Category 1 (as per Clause 5), and completes 3 rounds of Game, he/she earns a total of 10 entries to stand to win the Grand Prize.

## ELIGIBILITY

- This Promotion is open to all primary and supplementary cardholders of the following Credit/ Debit Cards/-i issued by HSBC:

a) Credit Card/-i(s)

i) **HSBC Bank Mastercard Credit Cards:**

HSBC Premier Travel Credit Card, HSBC Premier World Mastercard Credit Card and HSBC Mastercard Platinum Credit Card

ii) **HSBC Bank Visa Credit Cards:**

HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card

jj) **HSBC Amanah Mastercard Credit Card-i(s):**

HSBC Amanah Premier World MasterCard Credit Card-i

iii) **HSBC Amanah Visa Credit Card-i(s):**

MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i

b) Debit Card/-i(s)

i) **HSBC Bank Visa Debit Cards:**

HSBC Premier Debit Card, HSBC Advance Debit Card, HSBC Debit Card, HSBC Premier Everyday Global Debit Card, HSBC Advance Everyday Global Debit Card and HSBC Everyday Global Debit Card; and

ii) **HSBC Amanah Visa Debit Card-i(s):**

HSBC Amanah Premier Debit Card-i, HSBC Amanah Advance Debit Card-i, HSBC Amanah Debit Card-i, HSBC Amanah Premier Everyday Global Debit Card-i, HSBC Amanah Advance Everyday Global Debit Card-i and HSBC Amanah Everyday Global Debit Card-i;

with either one of the following HSBC/ HSBC Amanah Current or Savings Accounts/-i (“HSBC/HSBC Amanah CASA/-i”) linked to the aforesaid Debit Card/-i(s):

- a. HSBC/ HSBC Amanah Premier Account/-i
- b. HSBC/HSBC Amanah Advance Bank Account/-i
- c. HSBC/HSBC Amanah Basic Savings Account/-i
- d. HSBC/HSBC Amanah Current Account/-i
- e. HSBC/HSBC Amanah Savings Account/-i
- f. HSBC/HSBC Amanah Premier Everyday Global Account/-i
- g. HSBC/HSBC Amanah Advance Everyday Global Account/-i
- h. HSBC/HSBC Amanah Everyday Global Account/-i

(collectively referred to as the “**Participating HSBC/HSBC Amanah Credit/Debit Card/-i**”)

11. The following categories of persons are **EXCLUDED** from this Promotion:

- i. Cardholder(s) of HSBC Credit/Debit Card/-i(s) that are not issued in Malaysia; and/or
- ii. Cardholder(s) of invalid or cancelled HSBC Credit/Debit Card/-i(s) and/or whose accounts are delinquent within HSBC’s definition at any time during the Promotion Period; and/or
- iii. Cardholder(s) of company and/or corporate HSBC Credit/Debit Card/-i(s); and/or
- iv. Permanent and/or contract employees of HSBC in Marketing, Customer Value Management (Credit Card, Deposits, and Debit Card), Data Analytics and Information Management departments and/or
- v. HSBC/HSBC Amanah Premier Junior Savers Debit Card/-i(s)

(hereinafter collectively referred to as the “**Eligible Cardholders**”).

## **PARTICIPATION CRITERIA**

12. To participate in this Promotion, the Eligible Cardholder must register one of his/her Participating HSBC/HSBC Amanah Credit/ Debit Card/-i (s) number(s) during the Promotion Period via below channel:

- (i) SMS; or
- (ii) Follow the instructions in the invitation from HSBC/ HSBC Amanah.

Registration process via SMS:

- a. SMS: X1<space>your last 6-digit Participating HSBC/HSBC Amanah Credit Card/-i (s) number to 66300;
  - b. SMS: X2<space>your last 6-digit Participating HSBC/HSBC Amanah Debit Card/-i (s) number to 66300;
  - c. SMS: X3<space>your last 6-digit Participating HSBC/HSBC Amanah EGA Debit Card number to 66300
- or
- d. Eligible Cardholders who receive an SMS invitation from HSBC to participate in this Promotion must follow the instruction to register as stated therein; or
  - e. Follow the instruction to register in the respective marketing communication materials; or
- Standard telecommunication charges will apply for each SMS registration sent;*

- 13. Registration can be performed by either the primary or supplementary Eligible Cardholder.
- 14. Upon successful registration, the Eligible Cardholder will receive a confirmation via respective marketing communication materials used for the registration at no cost.
- 15. For SMS registration, in the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost notifying them to re-register via SMS. The Eligible Cardholder must ensure that they have keyed in the correct Participating HSBC/HSBC Amanah Credit/ Debit Card/-i (s) number in the SMS.

#### ELIGIBLE SPEND CRITERIA

- 16. Eligible Spend for this Promotion:
  - a. **Includes** all internet transactions, local and overseas retail transactions (local and foreign currency), petrol, 0% card instalment plans, e-wallet; and
  - b. **Excludes** cash advances, Cash Instalment Plan, Balance Transfer, Balance Conversion Plan, standing instructions/auto-billing, finance charges/management fees, and credit card/-i annual fees

(the "Eligible Spend").

- 17. All **primary and supplementary/ies** Participating HSBC/HSBC Amanah Credit/ Debit Card/-i (s) spend will be taken into account to meet the Participation Criteria. Eligible Spend made by the primary credit card/-i cardholder and his/her supplementary/ies credit/debit card/-i cardholder(s) **will be consolidated** and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for the Promotion.
- 18. For avoidance of doubt, only the **primary cardholder** stands to win the Prizes for this Promotion. Therefore, all contest entries received by the supplementary cardholder(s) will be consolidated with the contest entries received by the respective primary cardholder.
- 19. For Eligible Cardholder(s) with more than one (1) Participating HSBC/HSBC Amanah Debit Card/-i(s), the Eligible Spend will be accumulated to make up the total Participating HSBC/HSBC Amanah Debit Card/-i(s) contest entries of the Eligible Cardholder(s).

*Example: Cardholder A has an HSBC Premier Debit Card and an HSBC Advance Debit Card. All transactions on Eligible Spend made/contest entries earned with all of those Participating HSBC/HSBC Amanah Debit Card/-i(s) will be accumulated and will not be viewed individually to meet the respective Eligible Spend and Participating Criteria of the Promotion.*

- 20. The tracking of the Eligible Spend and Participation Criteria is based on transaction dates (Malaysian Time).

#### PRIZES TERMS AND CONDITIONS

##### Grand Prize

21. A total of 180 units of Grand Prize of a **Dyson Products** (Dyson Supersonic™ Hair Dryer, Dyson V11 Fluffy and Dyson Pure Cool™ Air Purifier Tower Fan as determined by HSBC) (“Grand Prize”) is to be given out throughout the Promotion Period based on the Grand Prize Selection Process in Clause 22 below.

22. The Grand Prize Selection Process is as follows:

- a. All entries earned throughout the Promotion Period is assigned with a serial number in HSBC’s randomizer system.
- b. To determine the Grand Prize Winner, HSBC will perform a one (1) time randomization of the entries received.
- c. The entry ranked 1<sup>st</sup> from the randomization results will be shortlisted as Potential Grand Prize Winner.
- d. The Potential Grand Prize Winner will receive an SMS notifying that he/she stands to receive the Grand Prize, subject to answering a question via SMS correctly. He/she must answer/reply the question via SMS within 5 days from the date of receipt of the SMS to receive the Grand Prize.
- e. An SMS will be sent to confirm the Grand Prize Winner
- f. He/she who has not fulfilled the requirements under Clause 22(d) will be forfeited as a Potential Grand Prize Winner.
- g. In the event HSBC has not selected 1 Grand Prize Winner due to Clause 22(f), the next entry from the randomization results in Clause 22(b) (i.e. ranked 2nd) will be shortlisted as the Potential Grand Prize Winner, and the same process in Clause 22(d) to (f) shall repeat up to two (2) rounds, and thereafter the Grand Prize if any will be forfeited.

23. Terms and Conditions of the Grand Prize:

- a. By participating in this Promotion, the Grand Prize Winner agrees and authorizes HSBC to disclose necessary details such as name, NRIC number, telephone number and address to the authorised distributor/ agent who would then contact the Grand Prize Winner regarding the delivery or redemption of the Grand Prize. HSBC will notify the Grand Prize Winner on the details of the authorised distributor / agent who will be contacting the Grand Prize Winner for this purpose.
- b. The Grand Prize Winner may be required to attend a prize presentation ceremony and/or other publicity programs on this Promotion at his/her own costs and expenses. If the Grand Prize Winner is unable to attend such ceremony and/or other publicity programs, the Grand Prize Winner shall promptly notify HSBC to nominate a proxy with valid reason.

**Daily Prize**

24. A total of 2,070 units of **RM50 CashBack** is to be given out and the maximum Cashback a primary Eligible Cardholder may receive under this Promotion is capped at maximum 3 units Daily Prize (RM50 Cashback) (“**Daily Prize(s)**”) throughout the Promotion Period, to be given out on a first-come-first serve basis, based on Eligible Spend for each Promotion Day.

25. Table 8 sets out the total units of Daily Prize allocated for each Participating Day (“Daily Prize Capping”):

Participating Cards	Total number of Days	Maximum units of Daily Prize per Participating Day	Cashback per Unit (RM)	Total Daily Prize Allocation (RM)
Participating HSBC Amanah Credit Card-i	90	10	50	45,000

Participating HSBC/HSBC Amanah Debit Card/-i	90	8	50	36,000
Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i	90	5	50	22,500

In the event the number of units of Daily Prize allocated for a Participating Day has not been fully given out, the unutilized units of Daily Prize will be forfeited and will not be brought forward to the next Participating Day.

- i. In the event of a tie in Transaction Time, the Eligible Cardholder with the higher Eligible Spend amount will get the Cash Back. In the event the Eligible Spend amounts are the same, the Eligible Spend made by an Eligible Cardholder with the highest card type of Participating HSBC/HSBC Amanah Credit Card/-i (s) will get the Cashback (For avoidance of doubt, the Participating HSBC/HSBC Amanah Credit Card/-i (s) ranking are in the following order: HSBC Premier Travel Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card, HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i and MPower Visa Credit Card-i.)
  - ii. For Participating HSBC Amanah Debit Card-i (s), in the event of a tie in transaction time, the Eligible Cardholder with the higher Eligible Spend amount will get the Daily Prize. In the event of a tie in Eligible Spend amount, the Eligible Cardholder with the highest number of Eligible Spend transactions will get the Daily Prize.
26. The Cashback will be credited within ten (10) to sixteen (16) weeks after the end of the Promotion Period into:
- (a) The primary Eligible Cardholder's Participating **HSBC/HSBC Amanah Credit Card/-i(s)** account with the highest spend activities. Fulfilment of the Cashback will be notified in the credit card statement that follows after the date of the crediting of the Cashback;
  - (b) The Eligible Cardholders' **HSBC/HSBC Amanah CASA-i** linked to the Participating HSBC/ HSBC Amanah Debit Card/-i that was debited and used respectively for the Eligible Spend. Eligible Cardholders will be notified via SMS once the Cashback is credited into their HSBC/HSBC Amanah CASA-i within ten (10) to sixteen (16) weeks after the end of the Promotion Period.
27. Prizes to be given out under this Promotion are pooled together with the HSBC Daily Giveaways Promotion, HSBC Daily Giveaways Acquisition Campaign, HSBC Amanah Daily Giveaways Acquisition Promotion, HSBC Daily Giveaways Balances Promotion, HSBC Amanah Daily Giveaways Balances Promotion. HSBC Bank is the sole provider for all Prizes in this Promotion.

### **Everyday Global Daily Prize**

28. This Everyday Global Daily Prize is only for Cardholders of Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i. Cardholders of Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i stand a chance to get **RM5 CashBack ("Everyday Global Daily Prize(s)")** for their first Eligible Spend of minimum Ringgit Malaysia Fifty (RM50) (or equivalent if spend is made in foreign currency) in a single receipt per Promotion Month ("**Eligible Transaction**") subject to Clauses 29 to 33 herein.
29. A total of 19,800 units of Everyday Global Daily Prizes to be given out throughout the Promotion Period and the maximum number of Everyday Global Daily Prizes a cardholder of Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i may receive under this Promotion is capped at **3 units of RM5 Cashback i.e. total Cashback of Ringgit Malaysia Fifteen (RM15)** throughout the Promotion Period, subject to availability on a first-come-first serve basis.
30. The total Everyday Global Daily Prizes allocated is capped at Ringgit Malaysia Thirty-Three Thousand (RM33,000) per Promotion Month and Ringgit Malaysia Ninety-Nine Thousand (RM99,000) throughout the

Promotion Period and is pooled together with HSBC Amanah Year End Promotion. HSBC Bank is the sole provider for all Prizes in this Promotion.

31. In the event the Everyday Global Daily Prizes allocated for a Promotion Month have not been fully given out, the unutilized Everyday Global Daily Prizes will be forfeited and will not be brought forward to the next Promotion Month.
32. In the event of a tie in Transaction Time, the cardholder of Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i with the higher Eligible Transaction amount will get the Everyday Global Daily Prize. In the event of a tie in Eligible Transaction amount, the Eligible Cardholder with the higher Eligible Spend amount in a Promotion Month will get the Everyday Global Daily Prize.
33. For cardholder(s) with more than one (1) Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i, the Everyday Global Daily Prize will be fulfilled based on card level.

Example: Cardholder A has an HSBC Premier Everyday Global Debit Card and an HSBC Amanah Premier Everyday Global Debit Card. All Eligible Transactions made using the Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i will be viewed individually and Cardholder A stand to win Everyday Global Daily Prizes for each card.

34. The CashBack will be credited within ten (10) to sixteen (16) weeks after the end of the Promotion Period into the cardholders' **HSBC/HSBC Amanah Premier Everyday Global Account/-i, HSBC/HSBC Amanah Advance Everyday Global Account/-i or HSBC/HSBC Amanah Everyday Global Account/-i** linked to the Participating HSBC/HSBC Amanah Everyday Global Debit Card/-i that was debited and used respectively for the Eligible Transaction. Cardholders will be notified via SMS once the CashBack is credited into their HSBC/HSBC Amanah Premier Everyday Global Account/-i, HSBC/HSBC Amanah Advance Everyday Global Account/-i or HSBC/HSBC Amanah Everyday Global Account/-i within ten (10) to sixteen (16) weeks after the end of the Promotion Period

**eVouchers**

35. Eligible Cardholder who tapped on the Giftbox during the game, may receive a maximum of 10 units of eVouchers throughout the Game Promotion Period, subject to availability and answering a question correctly.
36. The maximum units of eVoucher allocated each day throughout the Game Promotion Period is 200 units.
37. Table 9 sets out the total units of eVoucher allocated for each Participating Day ("eVoucher Capping")

Total number of Days during the Game Promotion Period (24 December 2020 – 23 March 2021)	Maximum units of Game eVoucher per Participating Day
90	200

38. In the event the eVouchers allocated for a participating say has not been fully given out, the unutilized units will be brought forward to the next participating day.
  - a. All eVouchers shall be subject to the terms and conditions of the respective participating merchants and the validity period as stated in the eVouchers. Any unused or unredeemed eVouchers after the end of the validity period will lapse and be invalid.
  - b. For avoidance of doubt, if the purchase at the participating merchants is for a value less than the amount of the eVouchers, the difference between the eVouchers and the purchase will be forfeited and no refund will be given to the eVouchers Winners. If the value of the eVouchers is less than the value of the item(s) purchased, the difference shall be borne by the eVouchers Winners.



- c. The eVouchers is not transferable and cannot be exchanged for cash, credit or in kind.
- d. Any query and/or dispute on the redemption of the eVouchers shall be directed to, and resolved directly with the participating merchants.

**Overall Top Scorer Prize**

- 39. The Overall Top Scorer Prize of **iPad 32GB** will be awarded to 3 Eligible Cardholders with the highest Game Points during the Game Promotion Period.
- 40. Each Eligible Cardholder can only receive a maximum of 1 Overall Top Scorer Prize throughout the Game Promotion Period based on the Top Scorer Selection Process in Clause 39 above.

**Monthly Top Scorer Prize**

- 41. The Monthly Top Scorer Prize will be awarded to the Eligible Cardholder(s) with the highest Game Points for each Participating Month during the Game Promotion Period.
- 42. A total of 9 units of Game Monthly Top Scorer Prize of **RM100 Shopee eVoucher** will be given out as per **Table 10**, and capped at maximum 1 unit per **primary** Eligible Cardholder throughout the Game Promotion Period based on the Monthly Top Scorer Selection Process in Clause 41 above.
- 43. Table 9 sets out the total units of RM100 Shopee eVoucher allocated for each Participating Month ("**Game Monthly Prize Capping**"):

**Table 10**

Participating Month	Total Monthly Prize Allocation
24 December 2020 – 31 December 2020	1 units of RM100 Shopee eVoucher
1 January 2021 – 31 January 2021	3 units of RM100 Shopee eVoucher
1 February 2021 – 28 February 2021	3 units of RM100 Shopee eVoucher
1 March 2021 – 23 March 2021	2 units of RM100 Shopee eVoucher

- 44. The following terms and conditions apply to all Prizes:-
  - a. The Prizes is provided on an "As Is" basis.
  - b. The Prizes is not transferable and cannot be exchanged for cash, credit or in kind.
  - c. HSBC reserves the right, at its sole discretion, to provide all Prizes in any colour that is available.
  - d. The Game Top Scorer Prize and Game Monthly Top Scorer Prize will be couriered within 16 weeks after the Promotion Period to the primary Eligible Cardholder's address as maintained in HSBC's records. HSBC will not entertain any request to deliver the Prize to an overseas address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, Prize Winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said Prize Winner.
  - e. HSBC reserves the right to substitute the Prizes with any other item of similar value at any time with 3 days prior notice.
  - f. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Prizes received under this Promotion.
  - g. Any loss or damage to the Prizes is passed on to the Winners upon delivery of the Prizes.
  - h. To the fullest extent permitted by law, HSBC 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 the Prizes.

- i. The Prizes does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- j. Apple, Dyson and Shopee are not participants in or sponsors of this Promotion. Their logos and products are trademarks of Apple, Dyson and Shopee registered in the U.S. and other countries.

## GENERAL TERMS & CONDITIONS

45. At the time of fulfilment of the Prizes during the Promotion Period, all the Participating HSBC/HSBC Amanah Credit/ Debit Card/-i (s) MUST NOT be delinquent, and/or invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating or receiving the Prizes from this Promotion.
46. HSBC reserves the right to publish or display the name, last 4 digit of Identification Card, picture and city of residence of the Eligible Cardholder who have been selected to receive the Prizes for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Cardholder hereby consent to and agree that HSBC shall be at liberty to publish their names, last 4 digit of Identification Card, pictures and city of residence without compensation for advertising and publicity purposes.
47. HSBC reserves the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
48. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:
  - I. 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's records;
  - II. press advertisements;
  - III. notice in the Eligible Cardholder's credit card and/or HSBC/HSBC Amanah CASA/-i statement(s);
  - IV. display at its business premises; or
  - V. notice on HSBC'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.
49. These Terms and Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC of which the respective Cardholder Agreements are a part of and which regulate the provision of credit/debit card/-i (s) facilities by HSBC. The UTCs are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my). In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
50. 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.
51. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
52. 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.

53. The Eligible Cardholder 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 Promotion.

54. HSBC's decision on all matters relating to this Promotion shall be final and binding.