

**TERMS & CONDITIONS**  
HSBC "PLAY & WIN" GAME PROMOTION ("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. Eligible Participant can earn game entries through Eligible Spend as per Table 2 below from 20 July 2021 to 19 October 2021 ("**Spending Period**") and participate in the "Play & Win" game ("**Game**") from 20 July 2021 to 31 October 2021 ("**Game Promotion Period**") at [www.hsbc.com.my/pair](http://www.hsbc.com.my/pair).

**Table 1: Game Promotion Period**

Month	Game Promotion Period/Participating Day
1	20 July 2021 – 31 August 2021
2	1 September 2021 – 30 September 2021
3	1 October 2021 – 31 October 2021

**ELIGIBILITY**

3. Subject to Clause 4 below, this Promotion is open to all primary cardholders of the following Credit/ Debit Cards/-i and/or HSBC Malaysia App users:

**a) HSBC 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

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

HSBC Amanah Premier World MasterCard Credit Card-i

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

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

**b) HSBC 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 individual HSBC 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 Credit/Debit Card/-i**”); or

- c) Participating HSBC Credit/Debit Card/-i cardholders who are HSBC Online banking users/HSBC Malaysia Mobile Banking App (“HSBC Malaysia App”) users. Customer who sign-up for online banking via [www.hsbc.com.my](http://www.hsbc.com.my), [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my) or HSBC Malaysia App during the Promotion Period are also eligible to participate in this Promotion (“HSBC Online Banking /HSBC Malaysia App users”).

4. 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. Cardholder(s) of HSBC Premier Junior Savers Debit Card/-i(s)
- vi. Joint account holder(s) of HSBC/HSBC Amanah Debit Card/-i or HSBC/HSBC Amanah CASA/-i

(hereinafter collectively referred to as the “**Eligible Participant/Cardholder**”).

## **PARTICIPATION CRITERIA**

### **GAME ENTRIES**

5. To participate in this “**Play & Win**” game Promotion, the Eligible Participant must earn game entries through Eligible Spend during the Spending Period as per Table 2 below. All his/her other Participating HSBC Credit Card/Debit Card/-i including supplementary credit card/-i will automatically be tracked in the manner stated in Clause 7 below for the purpose of tabulating the Participation Criteria.

**Table 2: Number of Entry(ies) awarded for “Play & Win” (“Game”) from Eligible Spend**

No	Category/Eligible Spend	Number of Entry (ies) awarded for “Play & Win” game Entries
1	Every RM100 retail spend in any categories in single receipt with Participating HSBC Credit/Debit Card/-i* except Premier Mastercard Credit Card/-i	1
2	<b>Every RM100 spend in single receipt with Premier Mastercard Credit Card* (refer to Clause 3)</b>	3
3	HSBC Online Banking /HSBC Malaysia App users who perform an eligible online transaction for a minimum amount of RM10 per transaction (“Eligible Online Transaction”).  Every Eligible Online Transaction will receive 1 entry.	1

	<u>List of Eligible Online Transaction(s):</u> <ul style="list-style-type: none"> <li>• DuitNow pay-to-account (Instant transfer),</li> <li>• DuitNow Pay-to-proxy,</li> <li>• DuitNow QR merchant,</li> <li>• FPX,</li> <li>• JomPAY,</li> <li>• Term Deposit/-i,</li> <li>• Payment for HSBC credit card/-i, and</li> <li>• EZ invest</li> </ul>	
4	Every approved Cash Instalment Plan (CIP) and Balance Conversion Plan (BCP) for Participating HSBC Credit Card/-i	10
5	Apply and activate for any primary/supplementary Participating HSBC Credit Card/-i	10

**\*Note: Eligible Spend in a single receipt between 00:00:00 to 23:59:59 daily includes equivalent spend in foreign currency**

The following are examples of earning the entries:

Scenario A:

Eligible Participant spends RM389.49 in a single receipt under Category 1 (as per Clause 5), he/she earns a total of 3 entries to participate in “Play & Win” game and stand to win the Game Prizes.

Scenario B:

Eligible Participant download HSBC Malaysia app for the first time, perform 1x JomPAY bill payment of RM10, he/she earns a total of 1 entry to participate in “Play & Win” game and stand to win the Game Prizes.

Scenario C

Eligible Participant is an existing HSBC Malaysia app user, perform 1x JomPAY bill payments of RM10, he /she earns a total of 1 entry to participate in “Play & Win” game and stand to win the Game Prizes.

Scenario D

Eligible Participant spends RM150 with his/her HSBC Credit Card plus another RM150 spend with his/her HSBC Debit Card and his/her supplementary HSBC Credit Cardholder spends RM150, each in a single receipt under Category 1 (as per Clause 5), he/she earns a total of 3 entries (1 entry each for his/her Credit Card, Debit Card and supplementary Credit Card spend) to participate in “Play & Win” game and stand to win the Game Prizes.

6. The tracking of the Eligible Spend and Participation Criteria is based on transaction dates (Malaysian time).
7. All **primary and supplementary/ies** Participating HSBC Credit Card/Debit Card/-i(s) Eligible Spend **will be consolidated** and taken into account to meet the Participation Criteria, and will not be viewed individually to meet the respective Eligible Spend and Participation Criteria for this Promotion.
8. For avoidance of doubt, only the **primary Eligible Cardholder** can participate in the Game. Therefore, all contest entries earned from the other Participating HSBC Credit Card/Debit Card/-i(s) including supplementary credit card/-i will be consolidated with the contest entries received by the respective primary Eligible Cardholder.

*Example: Cardholder A has a HSBC Visa Signature credit card, an HSBC Visa Platinum credit card and 2 supplementary HSBC Visa Platinum credit cards. All the game entries earned from the Eligible Spend made with all of those Participating HSBC Credit Cards/-Debit Card/-i will be consolidated and not viewed individually to meet the respective Eligible Spend and Participating Criteria of this Promotion.*

9. Upon successful earning of game entries, the Eligible Participant shall receive one (1) Unique Login ID via SMS sent to the valid mobile number maintained in the HSBC's records to login to the Game at [www.hsbc.com.my/pair](http://www.hsbc.com.my/pair). For more information, refer to the "How It Works" section in the "Play & Win" game webpage. The Eligible Participant will stand a chance to win Game Overall Top Scorer or Monthly Top Scorer Prize (see Clauses 14 to 21 below).
10. In the event the Eligible Participant does not receive the Unique Login ID or forgot the Unique Login ID, he/she can,

<ol style="list-style-type: none"> <li>a. <b>SMS G6 &lt;space&gt; 16-digit Participating HSBC/HSBC Amanah Credit Card/-i number to 66300</b></li> <li>b. <b>SMS G7 &lt;space&gt; 16-digit Participating HSBC/HSBC Amanah Debit Card/-i number to 66300</b></li> <li>c. <b>SMS G8 &lt;space&gt; 16-digit Participating HSBC/HSBC Amanah EGA Debit Card/-i (s) number to 66300</b></li> </ol> <p><i>Note: Standard telecommunication charges will apply for each SMS sent</i></p>
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11. SMS will be sent to Eligible Participant at no cost notifying them of the Unique Login ID.
12. The number of game entries stated in the SMS is based on the Eligible Spend that are posted (Posting Date) into your Participating HSBC Credit/Debit Card/-i card account. Kindly note that the game entries stated are accumulated entries from the start of the Game Promotion Period until the date stated in the SMS.
13. Any new game entries will only be reflected after 5 working days from the Posting Date of the Eligible Spend for Participating HSBC Credit Card/-i and 10 working days for Participating HSBC Debit Card/-i. For Eligible Participant who is a HSBC Malaysia App user and perform any Eligible Spend, the new game entries will be reflected in the following manners:-
  - If Eligible Participant is a debit card holder only, the new game entries will be reflected 10 working days from the Posting date.
  - If Eligible Participant is a credit card holder only, the new game entries will be reflected 5 working days from the Posting Date.
  - If eligible participant is a debit and credit card holder, the new game entries will be reflected 10 working days from the Posting date.

**GAME PRIZES**

14. Eligible Participant who meets the Participation Criteria, Eligible Spend and Gaming Criteria stands to receive the following Game Prizes subject to the capping as per Table 4 below:

**Table 3: Gaming Criteria**

Game Prizes	Gaming Criteria
Overall Top Scorer Prize	Eligible Participant with the highest Game Points throughout the Game Promotion Period.
Monthly Top Scorer Prize	Eligible Participants with highest Game Points each Month during the Game Promotion Period.
eVoucher	Eligible Participant who tapped on the Gift Box and answer a question correctly.

**Table 4: Maximum unit of Game Prizes per Eligible Participant and Total Game Prizes**

Type of Game Prize	Maximum unit of Game Prize(s) per Eligible Cardholder	Item of Game Prizes	Total Units throughout this Promotion
Overall Top Scorer Prize	1 unit	iPad	1
Monthly Top Scorer Prize	1 unit	RM100 Lazada eVoucher	30
eVoucher	Up to 10 units	RM5, RM10 eVouchers	27,560

15. The Total Game Prizes to be given out based on a first come, first served basis for this Promotion as per Table 4 above". HSBC Bank is the sole provider for all the Game Prizes in this Promotion.

#### **GAME PRIZES & WINNERS TERMS AND CONDITIONS**

##### **Overall Top Scorer Prize**

16. The Overall Top Scorer Prize of **iPad** will be awarded to 1 Eligible Participant with the highest number of Game Points during the Game Promotion Period.

##### **Monthly Top Scorer Prize**

17. The Monthly Top Scorer Prize will be awarded to the Eligible Participant with the highest Game Points for each Participating Month during the Game Promotion Period.

18. A total of 30 units of Monthly Top Scorer Prize of **RM100 Lazada eVoucher** will be given out as per Table 5, and capped at maximum 1 unit per **primary** Eligible Participant throughout the Game Promotion Period based on the selection process in Clause 17 above.

**Table 5: Monthly Game Prize Allocation**

Participating Month	Total Monthly Game Prize Allocation
20 July 2021 – 31 August 2021	10 units of RM100 Lazada eVoucher
1 September 2021 – 30 September 2021	10 units of RM100 Lazada eVoucher
1 October 2021 – 31 October 2021	10 units of RM100 Lazada eVoucher

##### **eVoucher**

19. Eligible Participant who tapped on the Gift Box during the game, may receive up to a maximum of 10 units of eVouchers throughout the Game Promotion Period, subject to availability and answering a question correctly and daily capping in Table 7 below:-

**Table 7: eVouchers Capping**

Total number of days during the Game Promotion Period (20 July 2021 – 31 October 2021)	Game eVoucher Denomination	Maximum units of Game eVoucher per Participating Day
104	RM10	50
	RM5	215

20. In the event the eVouchers allocated for a Participating Day 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 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 are 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.

21. The following terms and conditions apply to all Game Prizes:-

- a. The Game Prizes are provided on an "As Is" basis.
- b. The Game Prizes are 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 will be couriered within 16 weeks after the Game Promotion Period to the primary Eligible Participant'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, Game 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 Game Prize Winner.
- e. The Game Monthly Top Scorer Prize will be sent via SMS within 16 weeks after the Game Promotion Period to the primary Eligible Participant's mobile number as maintained in HSBC's records. In the event that there is no record of mobile number in the Bank's records, the Game Monthly Prize will be given to the next eligible Monthly Top Scorer.
- f. HSBC reserves the right to substitute the Game Prizes with any other item of similar value at any time with 3 days prior notice.
- g. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Game Prizes received under this Promotion.
- h. Any loss or damage to the Game Prizes is passed on to the Winners upon delivery of the Game Prizes.
- i. 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 Game Prizes.
- j. The Game 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.
- k. Apple and Lazada are not participants in or sponsors of this Promotion. Their logos and products are trademarks of Apple and Lazada registered in the U.S. and other countries.

## GENERAL TERMS & CONDITIONS

22. At the time of fulfilment of the Game Prizes during the Game Promotion Period, all the Participating HSBC 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 Game Prizes from this Promotion.
23. HSBC reserves the right to publish or display the name, last 4 digit of Identification Card, picture and city of residence of the Eligible Participant who have been selected to receive the Game Prizes for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Participant hereby consent to and agree that HSBCs 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.

24. 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.
25. HSBC may use any of the following modes to communicate notices in relation to this Promotion 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's records;
  - II. press advertisements;
  - III. notice in the Eligible Participant's HSBC Credit Card/-i and/or HSBC 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.
26. 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. Additional Debit Card information can be obtained via <https://www.paywithdebit.com.my>.
27. 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.
28. 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 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.
29. 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.
30. 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 Promotion.
31. HSBC's decision on all matters relating to this Promotion shall be final and binding.