

TERMS & CONDITIONS

Digital Insurance Campaign ("Promotion")

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("**HSBC Bank**") for the following insurance product underwritten by Allianz General Insurance Company (Malaysia) Berhad (Reg No. (200601015674 (735426-V)) ("**Allianz General**") which is distributed by HSBC.

PROMOTION PERIOD

2. "**Promotion Period**" runs from 1 April 2023 to 31 May 2023 (both dates inclusive).

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to primary and supplementary cardholders of HSBC Bank/HSBC Amanah Malaysia Berhad Credit/Debit Card/-i who purchase Allianz Travel Care ("**Participating Insurance Product**") during the Promotion Period (hereinafter collectively referred to as the "**Eligible Cardholders**").
4. The following categories of persons are not eligible to participate in this Promotion:
 - i. Cardholder(s) of invalid or cancelled HSBC Credit and Debit Card(s)/-i and/or whose accounts are delinquent within HSBC's definition at any time during the Promotion Period;
 - ii. Non-individual or corporate HSBC Credit/ Debit Card/-i Cardholders;

PROMOTION MECHANICS

5. Eligible Cardholders who fulfil the following criteria will stand to receive the Touch 'n Go eWallet Reload PIN ("**Gift**") :
 - i. the Eligible Cardholder purchases the Participating Insurance Product with a minimum gross premium as set out in the Table below stand to receive the Gift of such value:

Minimum Gross Premium Per Transaction*	Touch 'n Go eWallet Reload PIN value (RM)
RM 100 and above, but below RM300	RM 20
RM 300 and above, but below RM500	RM 30
RM 500 and above	RM 50
Any premium amount for the Annual Plan	

*before Service Tax and stamp duty, when applicable

- ii. the Participating Insurance Product must be purchased through https://getquote.allianz.com.my/travel-care-plus?utm_source=HSBCBN
 - iii. the purchase must be made during the Promotion Period; and
 - iv. the application and payment of insurance premium must be accepted by Allianz General during the Promotion Period.
6. The total allocation of the Gift under this Promotion is capped at RM 10,000 only on a first come first served basis.
 7. Eligible Cardholders are entitled to receive only one (1) Touch 'n Go eWallet Reload PIN for each purchase of a Participating Insurance Product.
 8. Eligible Cardholder will receive the Gift in the form of a unique code via SMS sent to the Eligible Cardholder's mobile number registered with Allianz General during the purchase of the Participating Insurance Product within 14 working days after the end of each month during the Promotion Period.
 9. The Participating Insurance Product purchased by the Eligible Cardholders must not have been terminated during the Promotion Period in order for the Eligible Cardholders to receive the Gift.

10. The Gift is not transferable and non-exchangeable for cash, credit or in kind and is applicable for one (1) time redemption only.. The Gift can be reloaded to the Eligible Cardholder's registered and valid Touch 'n Go eWallet via the Touch 'n Go eWallet application.
11. Touch & Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. respectively. HSBC does not in any way endorse, sanction, approve or support the use of the Gift or Touch 'N Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'N Go Sdn Bhd.
12. All other terms and conditions of the Participating Insurance Product shall apply.
13. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the Participating Insurance Product.

GENERAL TERMS & CONDITIONS

14. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days prior notice.

For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC or Allianz General for any and all losses or damages suffered or incurred by the you as a direct or indirect result of the act of cancellation.

15. This Promotion's Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
16. HSBC may communicate to the Eligible Cardholder in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's credit card/-i statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

17. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.

18. The below terms also apply:

- (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
- (ii) HSBC and HSBC Amanah Cardholder Agreements;
- (iii) HSBC's Notice Relating to the Personal Data Protection Act 2010;
- (iv) Allianz Travel Care Product Disclosure Sheet; and
- (v) Allianz Travel Care Policy Wording for Domestic and Overseas.

19. The Eligible Cardholder shall be responsible for any applicable taxes.
20. HSBC's decision on all matters relating to this Promotion shall be final and binding.
21. Allianz General being the underwriter of the Participating Insurance Product is fully responsible for the Participating Insurance Product and the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third party distributor and accepts no liability for the products and services offered by Allianz General.