

April 2020 HSBC Credit Cards Standard Promotion Terms & Conditions

1. The April 2020 HSBC Credit Cards Standard Promotion (hereinafter referred to as “**CCSP2004HS-Promotion**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my and in partnership with HSBC Bank Malaysia Berhad (127776-V) and HSBC Amanah Malaysia Berhad (807705-X), (hereinafter referred to as “**HSBC**”) as a Service Provider for bank products that are being applied for.
2. HSBC credit cards eligible for CCSP2004HS-Promotion are HSBC Amanah MPower Visa Platinum Credit Card-i, HSBC Platinum and HSBC Visa Signature (hereinafter referred to as “**Eligible Credit Cards**”).

Promotion Period

3. The CCSP2004HS-Promotion comprises of the following periods:
 - a. “**Sign-Up Period**” runs from 15 April 2020 to 31 May 2020, both dates inclusive;
 - b. “**Spend Period**” defined as 60 days from the date of the HSBC credit card welcome letter; and
 - c. “**Redemption Period**” runs from 1 June 2020 to 15 Sept 2020, both dates inclusive;

Promotion Eligibility

4. The CCSP2004HS-Promotion is open to individuals who are:
 - a. 21 years old and above; and
 - b. Having a residential address in Peninsular Malaysia; and
 - c. is either a New-to-Bank or New-to-Card applicant; and
 - i. New-to-Bank is defined as a person who does not have any accounts or a financial relationship with HSBC.
 - ii. New-to-Card is defined as an existing bank customer who does not hold any active credit card/s from HSBC.
 - d. must register interest, during the Sign-Up Period, for any of the Eligible Credit Cards on CompareHero.my website, to get redirected to HSBC website; and
 - e. completes the HSBC online application process before the end of the Sign-Up Period; and
 - f. have their application of the Eligible Credit Cards approved and activated (hereinafter referred to as “**Cardholder/s**”) within forty-five (45) days from the end date of the promotion.
5. The following individuals are not eligible for the CCSP2004HS-Promotion:
 - a. permanent and/or contract employees of HSBC_(including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of HSBC and their respective immediate family members; and/or
 - c. any individuals who had cancelled any of his/her HSBC credit card within six (6) months before the date of application and is re-applying for any HSBC Credit Card under the CCSP2004HS-Promotion; and/or
 - d. present holders of any HSBC credit card(s) whether issued in Malaysia or otherwise; and/or
 - e. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their card account(s), any facility, service or accommodation granted by HSBC, including HSBC Online (Website); and/or
 - f. those who apply for any of the Eligible Credit Cards via other methods from Clause 4(c) and 4(d).
6. CompareHero.my reserves the right to reject information submitted on the CompareHero.my website and social media if we deem it not legible, in non-English alphabets, use of foul language, or suspected as spam.

Promotion Mechanics

7. Cardholders who perform a “**Minimum Spend**” of RM1,000.00 (or equivalent in foreign currency) on “**Eligible Spend**” in a single or cumulative receipt(s) within the Spend Period will be considered a “**Successful Cardholder**”.
 - a. **Eligible Spend** of the CCSP2004HS-Promotion are spend charged to the Eligible Credit Cards, subject to the conditions below:
 - i. includes: internet transactions, local and overseas retail transactions (including online transactions), standing instructions/auto-billing;
 - ii. excludes: Cash advance, Balance Transfer (BT), Cash Instalment Plan (CIP), Interest charges, finance charges/management fees, credit card annual fees, and the Goods and Services Tax on annual fees, E-wallet top up/quasi cash transactions, for the Eligible Credit Cards.

8. Each Successful Cardholder is entitled to only one (1) CCSP2004HS-Promotion gift (hereinafter referred to as “**Promotion Gift**”), regardless of the number of approved and activated Eligible Credit Cards from HSBC.
9. Promotion Gift is defined as a single unit (1) of Khind Bread Maker BM750.
10. Successful Cardholders who receive the Promotion Gift are not able to participate in other sign-up card campaigns, promotions or offers by HSBC or its third-party sales agents.
11. Successful Cardholders without a residential address in Peninsular Malaysia will be issued a “**Substitute Gift**” instead.
 - a. Substitute Gift is defined as a **RM200 Lazada eVoucher** and request for other options will not be entertained.

Promotion Gift Redemption

12. For the avoidance of doubt, it is the Successful Cardholder’s responsibility to redeem the Promotion Gift or Substitute within their respective Redemption Periods.
13. CompareHero.my will contact all Successful Cardholders to redeem the Promotion Gift or Substitute Gift, between 4-8 weeks after card activation (pending official HSBC reports):
 - a. via email (email address in CompareHero.my’s record) with gift redemption instructions; and/or
 - b. via SMS (mobile phone number in CompareHero.my’s record).
14. The Promotion Gift or Substitute Gift cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
15. The Promotion Gift or Substitute Gift is considered redeemed when a Successful Cardholder responds to the gift redemption email instructions before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Promotion Gift will be issued.
16. Delivery or fulfilment of Promotion Gift or Substitute Gift is estimated to be 4 weeks from redeemed date (pending stock availability, and/or merchant delivery schedules).
17. The Promotion Gift or Substitute Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero.my, based on available stock from the merchant/s. CompareHero.my can replace the Promotion Gift or Substitute Gift with something of equivalent or higher value if the merchant/s runs out of stock.
18. The Promotion Gift or Substitute Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
19. The use of the Promotion Gift or Substitute Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of Promotion Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
20. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Promotion Gift or Substitute Gift. Please refer to the warranty card / box / notification attached with the Promotion Gift.
21. CompareHero.my and HSBC are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Promotion Gift or Substitute Gift. Any query and/or dispute on the usage of the Promotion Gift must be directed to, and resolved directly with the issuing merchant/s.
22. Promotion Gift or Substitute Gift brand/s or merchandise are not a participant in or sponsor of this CCSP2004HS-Promotion. The brand/s logo and/or trademarks remains the intellectual property of the brand.
23. By accepting the Promotion Gift, Standard Gift and Substitute Gift, the Successful Cardholder agrees to give CompareHero.my the discretion to publish their name and masked phone number in a list on all CompareHero.my’s social media accounts and communication platforms.

General Promotion Terms and Conditions

24. The use of the CompareHero.my website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
 - a. For the avoidance of doubt, during the course of using CompareHero.my services, individuals that registered interest and/or applied for a HSBC product listed on CompareHero.my, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero.my and HSBC, for the purposes of the administration of this promotion, including application status, card activation status, and other qualifying criteria.

25. CompareHero.my reserves the right as it deems fit to vary or change any of these promotion terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this promotion with another similar promotion or campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero.my website, social media or in any other manner as CompareHero.my deems fit.
26. In this respect, the participants of this promotion also signifies his/her agreement to access the CompareHero.my website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which CompareHero.my may effect from time to time. Participants also agree that their continued participation in this promotion will constitute their acceptance of these terms and conditions (as varied from time to time).
27. Any cancellation, termination, withdrawal or suspension by CompareHero.my of this promotion will not entitle participants to any compensation against CompareHero.my for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
28. The decisions of CompareHero.my in relation to every aspect of the promotion, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
29. These promotion terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero.my's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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