

April 2019 HSBC Credit Cards Apply.Spend.Win Promotion Terms & Conditions

1. The April 2019 HSBC Credit Cards Apply.Spend.Win Promotion (hereinafter referred to as “**CCSW1904HS-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), collectively known as “**HSBC**”.
2. HSBC credit cards eligible for CCSW1904HS- Promotion are HSBC Amanah MPower Visa Platinum Credit Card-i, HSBC Visa Platinum and HSBC Visa Signature (hereinafter referred to as “**Eligible Credit Card/s**”).

Promotion Period

3. The CCSW1904HS-Promotion comprises of the following periods:
 - a. “**Sign-Up Period**” runs from 16 April 2019 to 18 April 2019, both dates inclusive; and
 - b. “**Spend Period**” defined as 60 days from the date of the HSBC credit card welcome letter; and
 - c. “**Redemption Period**” runs from 15 May 2019 to 31 October 2019, both dates inclusive.

Promotion Eligibility

4. The CCSW1904HS-Promotion is open to individuals who are:
 - a. 21 years old and above, residing in Peninsular Malaysia; and
 - b. successfully registers interest for any of the Eligible Credit Cards via CompareHero.my website (<https://www.comparehero.my>) or Facebook (www.facebook.com/CompareHero.my) or Instagram (www.instagram.com/comparehero.my) during the Sign-Up Period; and
 - c. 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 CCSW1904HS-Promotion .
5. The following individuals are not eligible for the CCSW1904HS-Promotion:
 - a. those who have registered under a different CompareHero.my promotion within three (3) months from the start date of CCSW1904HS-Promotion; and/or
 - b. HSBC cardholders who cancel any of the Eligible Credit Cards within three (3) months from the date of approval of their Eligible Credit Cards’ application; and/or
 - c. existing HSBC cardholders who are participating in any other concurrent HSBC credit card promotions; and/or
 - d. holder(s) of invalid or cancelled HSBC Eligible Credit Cards and/or whose accounts are delinquent within HSBC’s definition at any time during the Sign-Up Period; and/or
 - e. holder(s) of a company and/or corporate HSBC credit cards; and/or
 - f. those who make a direct or online application for any of Eligible Credit Cards at any HSBC branch / HSBC websites / HSBC sales representatives / other third-party sales agents.
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 “**Shortlisted Cardholders**”.
 - a. **Eligible Spend** of the CCSW1904HS-Promotion are spend charged to the Eligible Credit Cards, subject to the conditions below:
 - i. includes: internet transactions, local and overseas retail transactions, standing instructions/auto-billing, Cash Advance, Balance Transfer and Cash Instalment Plan;
 - ii. excludes: finance charges/management fees and credit card annual fees for the Eligible Credit Cards.
8. Shortlisted Cardholders will be sorted by the earliest to the latest date the Minimum Spend was met and the date and time of the registration of interest via CompareHero.my during the Sign-Up Period.
9. The first eighty (80) of the sorted Shortlisted Cardholders will then become “**Successful Cardholder/s**” of the CCSW1904HS-Promotion and be honoured with one (1) “**CCSW1904HS-Promotion Gift**” each.
10. **CCSW1904HS-Promotion Gift** is defined as one (1) unit of Hisense 43" Full HD Smart LED TV (43N2170PW) (hereinafter referred to as “**Promotion Gift**”), and limited to eighty (80) units only.

Gift Redemption

11. Promotion Gift cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
12. CompareHero.my will provide an online gift redemption form to request the delivery address from the Successful Cardholder for the fulfilment and delivery of the Promotion Gift.
13. Successful Cardholders are responsible for providing their correct delivery information before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no gift will be given.
14. Promotion Gift will be fulfilled between 2 - 4 weeks from the date the delivery address is provided by Successful Cardholders (subject to stock availability and delivery schedules).
15. Promotion Gift choice of colour is at the discretion of CompareHero.my and based on available stock.
16. CompareHero.my can replace the Promotion Gift with something of equivalent or higher value if it runs out of stock.
17. Once all Promotion Gifts have been honoured, at the discretion of CompareHero.my, an alternative or goodwill gift of any value may be offered to other Shortlisted Cardholders of the Promotion.
18. CompareHero.my is not responsible for any loss, damage, delay, tampering, theft or modification of the Promotion Gift once it has been collected from CompareHero.my's place of dispatch for delivery by the courier company.
19. All servicing or warranty claims should be directed to the manufacturer or distributor of the Promotion Gift. Please refer to warranty card / box / notification attached with the Promotion Gift.

General Terms and Conditions

20. CompareHero.my reserves the right as it deems fit to vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Promotion and/or replace this Promotion with another similar promotion, Promotion or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on CompareHero.my website, social media or in any other manner as CompareHero.my deems fit. In this respect, the participants of this Promotion also signify 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). For the avoidance of doubt, 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.
21. These Promotion terms and conditions are governed by and construed under the laws of Malaysia.
22. The use of the CompareHero.my site and social media constitutes the acceptance of the Promotion Terms and Conditions stated above, general Terms and Conditions and Privacy Policy.

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.

Our Privacy Policy DOES NOT include a publicity waiver and release. It means we do not have your consent to advertise, publicise or feature any of your personal information submitted to us.

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