



## **HSBC January 2019 Apply.Spend.Win Campaign Terms and Conditions**

### **Terms and Conditions – Effective 29 January 2019**

1. The HSBC January 2019 Apply.Spend.Win Campaign (hereinafter referred to as “**Campaign**”) 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**”.

### **Campaign Period**

2. The **Campaign** comprises of the following periods:
  - a. “**Sign-Up Period**” runs from 00:00 29 January 2019 to 23:59 31 January 2019, both times and dates inclusive; and
  - b. “**Spend Period**” is defined as 60 days from the date of the **HSBC** credit card welcome letter.

### **Campaign Eligibility**

3. The **Campaign** is open to:
  - a. Malaysian residents, 21 years old and above; and
  - b. successfully registers interest for any of the **Eligible Credit Cards** via CompareHero.my website (<https://www.comparehero.my>) or Comparehero.my social media pages, including Facebook ([www.facebook.com/CompareHero.my](http://www.facebook.com/CompareHero.my)) and Instagram ([www.instagram.com/comparehero.my](http://www.instagram.com/comparehero.my)) during the **Sign-Up Period**; and
    - i. “**Eligible Credit Cards**” are HSBC Amanah MPower Visa Platinum Credit Card-I, HSBC Visa Platinum and HSBC Visa Signature.
  - c. is either a New-to-Bank or New-to-Card applicant.
    - i. *New-to-Bank is defined as a customer who does not have any accounts or a financial relationship with **HSBC**.*
    - ii. *New-to-Card is defined as existing **HSBC** customer who does not have any active **Eligible Credit Cards** during the **Sign-Up Period**.*
4. The following individuals are not eligible for the **Campaign**:
  - a. **HSBC** cardholders who cancel their **Eligible Credit Cards** within three (3) months from the date of approval of their **Eligible Credit Cards**’ application;
  - b. Existing **HSBC** cardholders who are participating in any other concurrent credit card promotions by **HSBC** or **CompareHero.my**;
  - c. 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
  - d. Holder(s) of a company and/or corporate **HSBC** credit cards; and
  - e. those who make a direct or online application for any of **Eligible Credit Cards** at the **HSBC** branch / own website / sales representative / other third-party sales agents.
5. **CompareHero.my** reserves the right to reject information submitted at the CompareHero.my website or social media if we deem it not legible, in non-English alphabets, use of foul language, suspected as spam.

## Campaign Mechanics

6. After approval and activation of **Eligible Credit Cards**, cardholders who perform a “**Minimum Spend**” of RM1,000 (or equivalent in foreign currency) on **Eligible Spend** in a single or cumulative receipt(s) within the **Spend Period** will be considered as “**Shortlisted Cardholders**”.
  - a. “**Eligible Spend**” of the **Campaign** 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**.*
7. At the end of the **Spend Period**, **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**.
8. The first 150 (one hundred fifty) of the sorted **Shortlisted Cardholders** will then become “**Successful Cardholders**” of the **HSBC Apply.Spend.Win Campaign** and be honoured with a **Campaign Gift**.

## Campaign Gift

9. “**Campaign Gift**” for **HSBC Apply.Spend.Win Campaign** is a Sony WH-100XM3 Wireless Noise Cancelling Headphones and limited to 150 (one hundred fifty) units only.
10. The **Campaign Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
11. **CompareHero.my** will provide an online **Gift Redemption Form** to request the delivery address from the **Successful Cardholders** for the fulfilment and delivery of the **Campaign Gift**.
12. **Campaign 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).
13. **Successful Cardholders** are responsible for providing correct delivery information to **CompareHero.my** via the **Gift Redemption Form** before 30 June 2019. Any attempt for gift redemption after that date will not be entertained and no gift will be given.
14. **Campaign Gift** choice of colour is at the discretion of **CompareHero.my** and based on available stock.
15. **CompareHero.my** is allowed to replace the **Campaign Gift** with something of equivalent or higher value if it runs out of the stipulated stock above.
16. Once all 150 (one hundred fifty) **Campaign Gifts** have been honoured, at the discretion of **CompareHero.my**, an alternative or goodwill gift of any value may be offered to other cardholders or **Shortlisted Cardholders** of the **HSBC Apply.Spend.Win Campaign**.
17. **CompareHero.my** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Campaign Gift** once it has been collected from **CompareHero.my**'s place of dispatch for delivery by the courier company.
18. All servicing or warranty claims should be directed to the manufacturer or distributor of the **Campaign Gift**. Please refer to warranty card / box / notification attached with the **Campaign Gift**.

## General Terms and Conditions

19. CompareHero.my and HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the usage or redemption of the **Campaign Gift** received under this **Campaign**.
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 **Campaign** and/or replace this **Campaign** with another similar promotion, campaign 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 **Campaign** 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 **Campaign** 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 **Campaign** 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 **Campaign** 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.

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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