Credit Card Sign-Up Promotion
Terms and Conditions

The "Credit Card Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run **from 18th November 2026** (11:00 AM) **until 30th November 2026** (10:59 AM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **30th November 2026** (10:59 AM) or to extend the Promotion Period beyond this date at its sole discretion without prior notice. Any applications received outside the Promotion Period (as may be revised) will not be considered.

2. Eligibility

The Promotion is open to applicants who meet the following criteria:

2.1. Applicants must be Malaysian citizens aged 21 and above and possess a valid Malaysia Identification Card (MyKad).

2.2. Applicants must successfully register their interest for one of the eligible credit cards stated in Clause 3 ("Eligible Cards") issued by HSBC Malaysia ("Bank"), as a principal cardholder through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.

2.3. Applicants must be approved for, receive, activate, and use the Eligible Card (listed under Clause 3) to **spend a minimum of RM3,000 in retail transactions (“Retail Spend”) within sixty (60) calendar days upon the approval date** of an Eligible Card.

3. Eligible Cards

Eligible Cards for this Promotion include:

- HSBC Visa Signature
- HSBC TravelOne Credit Card
- HSBC Live+ Credit Card

4. Ineligible Applicants

The following categories of applicants are **NOT** eligible to participate in this Promotion:

4.1. Anyone who makes an online application for an HSBC Credit Card at HSBC’s website (hsbc.com.my) without first registering at the Organiser’s Website;

4.2. Anyone who has already participated in any other ongoing HSBC Credit Card/-i(s) sign-up promotions via any HSBC channels;

4.3. Primary Cardholder(s) of existing and valid HSBC Credit Card(s);

4.4. Anyone who had an HSBC Credit Card application approved within twelve (12) months of the date of an application made in the Promotion Period;

4.5. Cardholder(s) who have cancelled his/her HSBC Credit Card(s) within twelve (12) months immediately preceding the application month (assessed on a month-on-month basis) where the application is made during the Promotion Period;

4.6. Permanent and contract employees of Jirnexu Sdn Bhd.

5. Application Review

5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.

5.2. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

6. Promotion Gift Categories

6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "**Qualified Applicants**".

6.2. "**Premium Gift**" refers to the limited Promotion Gift with a higher value.

6.3. **"Guaranteed Gift"** refers to a standard Promotion Gift, which is provided to Qualified Applicants who **do not** fulfil the criteria of the Premium Gift.

6.4. Promotion Gift categories and its criteria are stated in the table below:

Gift Category	Promotion Gift	Criteria
Premium Gift	**Apple iPhone 18 Pro**	• **Every thirty-eighth (38th) Qualified Applicant** based on the Qualified Applicants List from HSBC Malaysia • Capped at **two (2)** units
Guaranteed Gift	**RM500 Touch 'n Go e-Wallet Credit**	• **Guaranteed** to Qualified Applicants who are not selected to receive the Premium Gift

6.5. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift regardless of the number of Eligible Credit Cards the applicant receives during the Promotion Period.

6.6. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from HSBC Malaysia via the Organiser's websites (RinggitPlus.com or CompareHero.my).

6.7. Qualified Applicants who are awarded with the Premium Gift will be announced and published on RinggitPlus' Facebook page by **31st May 2027.**

6.8. Announcements will be made based on the number of recipients for the Premium Gift. If there are not enough recipients by the planned winner announcement date in Clause 6.7 the announcement may not be published.

7. Selection Process

7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clause 6.4.

7.2. Once the applicant fulfils the criteria stated in Clause 2, HSBC Malaysia may take up to ninety (90) days to update the list of Qualified Applicants ("Qualified Applicants List"). The bank will then deliver this list periodically to The Organiser.

7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from HSBC Malaysia, after which gift claim instructions will be sent to Qualified Applicants via email.

7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift.

7.5. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 6.4 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

8.1. Physical Gift Fulfilment

8.1.1. The Organiser is responsible for fulfilment and will send each Promotion Gift via a reputable courier service within twenty-eight (28) days of the Qualified Applicant submitting complete and accurate gift claim details to the Organiser;

8.1.2. The Organiser is not responsible for any loss, damage, delay, tampering, theft, or modification of the Promotion Gift once it has been collected from the Organiser's place of dispatch for delivery by the courier company.

8.2. Digital Gift Fulfilment

8.2.1. The Organiser will send instructions to Qualified Applicants on how to claim the Promotion Gifts via their registered mobile number or email address within twenty-eight (28) days of receiving complete and accurate gift claim details.

8.2.2. The expiry of the e-Wallet Credit will be specified upon receiving the Promotion Gift.

8.2.3. The Touch 'n Go reload pin (10 digits voucher code), will be provided by the Organiser to the Qualified Applicant. For steps on how to reload, please refer to:
https://www.tngdigital.com.my/reloadpin-awareness
https://media.ringgitplus.com/s/pdf/campaigns/user-tnc.pdf

8.3. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.

8.4. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value with no notice.

8.5. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

8.6. It is the Qualified Applicant's responsibility to claim their Promotion Gift from the Organiser before **31st July 2027** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.

9. Definitions of Retail Spend

"Retail Spend(s)" for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i (single or cumulative receipt);

9.1. Includes local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and

9.2. Excludes Cash Advance, Late Payment Fee, Interest Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Transfer Instalment ("BTI"), Cash Instalment Plan ("CIP"), Card Instalment Plan ("IPP") and Smart Cash Plus ("SCP").

For avoidance of doubts, Retail Spend(s) must be the transaction posted (Malaysia time) within sixty (60) calendar days upon the approval date in HSBC's system and HSBC will not be held responsible for any late posting.

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my.

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;

12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;

12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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