



Notification of Amendment to the **Terms of the Additional Deferment 2 (“Additional Deferment 2.2”) for HSBC Amanah Fusion (Retail Business Banking)**

Area of Change	Original (Additional Deferment 2.2)	Revised (Additional Deferment 2.2)
<p>Added new eligibility requirements for financing approved on or before 30 June 2021.</p>	<p>Not specified</p>	<p>1. Effective 7 July 2021, these terms apply to all applications for the Additional Deferment 2.2 and are applicable to our existing Retail Business Banking Financing customers fall within Category 1, Category 2 or Category 3 as defined below:</p> <p>(i) Category 1 Microenterprises (as defined in the Guidelines on SME Definition issued by SME Corporation Malaysia). This includes business entities across all sectors with:</p> <ul style="list-style-type: none"> ▪ Sales turnover of less than RM300,000; or ▪ Less than 5 full time employees; <p>Or</p> <p>(ii) Category 2 Small and medium enterprises (SMEs) that have been affected by the COVID-19 pandemic.</p> <ul style="list-style-type: none"> ▪ For the manufacturing sector, SMEs are defined as business entities with sales turnover of less than RM50 million; or less than 200 full-time employees.

		<ul style="list-style-type: none">▪ For the services and other sectors, SMEs are defined as business entities with sales turnover of less than RM20 million; or less than 75 full-time employees. <p>Or</p> <p>(iii) Category 3 Existing Category 1 or Category 2 customers who are currently on any temporary financial relief or financial assistance programme with us;</p> <p>AND meet the following requirements:</p> <ul style="list-style-type: none">(i) The Retail Business Banking customer's financing approved on or before 30 June 2021.(ii) The Retail Business Banking customer's financing is not in arrears for more than 90 days at the time it submits for Additional Deferment 2.2 and(iii) The Retail Business Banking customer is not under winding up proceedings.
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Notification of Amendment to the **Terms of the Payment Reduction 2 (“Payment Reduction 2.2”) for HSBC Amanah Fusion (Retail Business Banking)**

Area of Change	Original (Payment Reduction 2.2)	Revised (Payment Reduction 2.2)
<p>Added new eligibility requirements for financing approved on or before 30 June 2021.</p>	<p>Not specified</p>	<p>1. Effective 7 July 2021, these terms apply to all applications for the Additional Deferment 2.2 and are applicable to our existing Retail Business Banking Financing customers fall within Category 1, Category 2 or Category 3 as defined below:</p> <p>(i) Category 1 Microenterprises (as defined in the Guidelines on SME Definition issued by SME Corporation Malaysia). This includes business entities across all sectors with:</p> <ul style="list-style-type: none"> ▪ Sales turnover of less than RM300,000; or ▪ Less than 5 full time employees; <p>Or</p> <p>(ii) Category 2 Small and medium enterprises (SMEs) that have been affected by the COVID-19 pandemic.</p> <ul style="list-style-type: none"> ▪ For the manufacturing sector, SMEs are defined as business entities with sales turnover of less than RM50 million; or less than 200 full-time employees. ▪ For the services and other sectors, SMEs are defined as business entities with sales turnover of less than RM20 million; or less than 75 full-time employees. <p>Or</p>

		<p>(iii) Category 3 Existing Category 1 or Category 2 customers who are currently on any temporary financial relief or financial assistance programme with us;</p> <p>AND meet the following requirements:</p> <p>(i) The Retail Business Banking customer's financing approved on or before 30 June 2021.</p> <p>(ii) The Retail Business Banking customer's financing is not in arrears for more than 90 days at the time it submits for Payment Reduction 2.2 and</p> <p>(iii) The Retail Business Banking customer is not under winding up proceedings.</p>
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The second account treatment as described in the respective terms and conditions is to comply with the Shariah Advisory Council of Bank Negara Malaysia (SAC) Ruling on **Restructuring and Rescheduling of Islamic Financing Facility during COVID-19 Crisis** to exercise the principle of beneficence (*ihsan*) in alleviating unprecedented social and financial hardship faced by the customers caused by the COVID-19 pandemic, in respect of capitalisation of accrued profit in restructuring and rescheduling (R&R) exercise undertaken by affected customers beginning 10 August 2020. The principle of *ihsan* is fundamental value in Islamic finance and in line with the objectives of Shariah (*maqasid Shariah*).