

## TERMS & CONDITIONS

### HSBC Advance Cashback Acquisition Promotion 2023 ("Promotion")

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("HSBC Bank") and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("HSBC Amanah") (collectively as "HSBC").

#### PROMOTION PERIOD

2. "Promotion Period":
  - a. "Sign-Up Period" runs from 11 September 2023 to 31 December 2023, both dates inclusive for customers to apply for the participating HSBC Savings Account as stipulated in Table 1 below.
  - b. "Holding Period" is defined as four (4) months from the date of HSBC Savings Account is opened.

#### ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Advance customers who apply for the following Participating HSBC Savings Account as set out in Table 1 below for the first time during the Sign-Up Period ("Eligible Customers"):

**Table 1: Participating HSBC Savings Account**

Type of Participating HSBC Savings Account
<ul style="list-style-type: none"><li>• HSBC Advance Everyday Global Account</li><li>• HSBC Advance Account</li></ul>

4. "New HSBC Advance customers" is defined as:
  - a. New to HSBC and open any of the Participating HSBC Savings Account above; and
  - b. Do not hold any existing HSBC products.
5. The following categories of persons are **not eligible** to participate in this promotion:
  - a. Non-individuals or corporate HSBC customers;
  - b. Customer(s) who are participating in any other concurrent HSBC sign-up promotions via any channels either by HSBC or authorised third parties;
  - c. Customers(s) who signs up under HSBC Perks@Work programme;
  - d. Customer(s) who have closed, cancelled and/or terminate his/her HSBC product(s) within six (6) months prior to this Promotion;
  - e. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Participating HSBC Savings Account are not activated, closed, invalid/inactive, suspended or cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Program.

#### PROMOTION MECHANICS

7. Eligible Customers must during the Promotion Period:
  - a. Apply for the Participating HSBC Savings Account as set out in Table 1; and
  - b. Fulfill the Participation Criteria as set out in Table 2 below.
8. Eligible Customers stand to receive RM300 Cashback upon meeting the Participation Criteria as set out in Table 2 below, on a first come first served basis and subject to the terms and conditions herein.

**Table 2: Participation Criteria**

Offer	Participation Criteria	Maximum Units of Cashback
1 x RM300 Cashback	(i) Apply and activate HSBC Advance Everyday Global Account or HSBC Advance Account; <b>and</b> (ii) maintain a monthly Average Daily Balance (ADB) of RM30,000 for 4 consecutive months during the Holding Period.	740 per month

Note: Refer to clause 9 for the sample scenarios.

9. Average Daily Balance is defined as sum of daily day-end balance divided by the number of days within the month.

#### **Scenario 1**

An illustration based on account opened on the 16<sup>th</sup> October 2023 and the ADB of the respective month.

**Holding Period:** 16<sup>th</sup> October 2023 to 15<sup>th</sup> February 2024

Duration	Number of days	Average Daily Balance	Meet Criteria?
16 <sup>th</sup> October 2023 – 31 <sup>st</sup> October 2023	16	RM30,000	YES
1 <sup>st</sup> November 2023 – 30 <sup>th</sup> November 2023	30	RM34,000	YES
1 <sup>st</sup> December 2023 – 31 <sup>st</sup> December 2023	31	RM32,000	YES
1 <sup>st</sup> January 2024 – 31 <sup>st</sup> January 2024	31	RM33,000	YES
1 <sup>st</sup> February 2024 – 15 <sup>th</sup> February 2024	15	RM36,000	YES

Note: Customer of Scenario 1 will be eligible for the RM300 cashback as customer meets the ADB throughout the holding period.

#### **Scenario 2**

An illustration based on account opened on the 16<sup>th</sup> October 2023 and the ADB of the respective month.

**Holding Period:** 16<sup>th</sup> October 2023 to 15<sup>th</sup> February 2024

Duration	Number of days	Average Daily Balance	Meet Criteria?
16 <sup>th</sup> October 2023 – 31 <sup>st</sup> October 2023	16	RM30,000	YES
1 <sup>st</sup> November 2023 – 30 <sup>th</sup> November 2023	30	RM22,000	NO
1 <sup>st</sup> December 2023 – 31 <sup>st</sup> December 2023	31	RM32,000	YES
1 <sup>st</sup> January 2024 – 31 <sup>st</sup> January 2024	31	RM33,000	YES
1 <sup>st</sup> February 2024 – 15 <sup>th</sup> February 2024	15	RM36,000	YES

Note: Customer of Scenario 2 **will not be eligible** for the RM300 cashback as customer does not meet the ADB throughout the holding period.

10. Eligible Customers must apply\* and activate# the Participating HSBC Savings Account at any HSBC branch during Promotion Period.

**Note:**

\*Account application can be done at any HSBC branch or through the Instant Apply function on HSBC Bank or website and perform identity verification at any HSBC branch.

#Activation of the Savings Account requires deposit of fund into the Savings Account by transferring the funds online from another bank. Alternatively, you can use our cash deposit machines or visit us in branch.

11. Eligible Customers is entitled to receive one (1) unit of Cashback throughout the Promotion Period.
12. In the event the Eligible Customer applies for more than one (1) HSBC Savings Account, Eligible Customer is only entitled to receive one (1) unit of Cashback which is payable to the HSBC Savings Account that met the higher average daily balance within the Holding Period.
13. In respect of the joint accounts, only the primary account holder is eligible to participate in this Promotion and stands to receive the Cashback. For avoidance of doubt, the primary account holder is the first individual's name maintained in our system for joint accounts i.e., the first name that is indicated on the account statement.
14. Cashback will be credited into the Eligible Customer's Participating HSBC Savings Account within **60 days after the Holding Period** and this will be reflected in the Eligible Customer's Participating HSBC Savings Account statement in the following month.
15. The HSBC Savings Account are protected by PIDM up to RM250,000 for each depositor.

#### **GENERAL TERMS & CONDITIONS**

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
  - a. electronic means;
  - b. press advertisements;
  - c. notice in the Eligible Cardholder's account statement(s) or composite statement;
  - d. display at its business premises; or
  - e. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.
18. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, this terms shall prevail in relation to this Promotion.
19. The below terms also applies :
  - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (ii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Customers shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.