

# AMENDMENTS TO HSBC MORTGAGE CASHBACK CAMPAIGN MAY 2021 TERMS AND CONDITIONS (“TERMS & CONDITIONS”)

Date: 22 June 2021

Dear Valued Customers,

We would like to inform on the revision of the terms and conditions for the HSBC Mortgage Cashback Campaign May 2021. Changes are as follow:

	Current Terms and Conditions	Revised Terms and Conditions								
1.	3. The Campaign is open to the Eligible Customers (as defined below) and excludes the categories of person in Clause 4 below:-	3. The Campaign is open to the Eligible Customers (as defined below):-								
	<table border="1"> <thead> <tr> <th>Eligible Customers</th> <th>Participation Criteria</th> </tr> </thead> <tbody> <tr> <td>Existing HSBC customers (“<b>Eligible Customer(s)</b>”) who receive SMS or e-Mail (EDM) invitation from HSBC to participate in this Campaign.</td> <td> <ul style="list-style-type: none"> <li>During the Campaign Period, Eligible Customers to apply for and accept a HSBC Home Loan of minimum RM500,000 for the purpose to refinance a completed property or cash out for personal use.</li> <li>Maximum loan-to-value allowable is up to 80%, subject to HSBC’s credit evaluation.</li> </ul> </td> </tr> </tbody> </table>	Eligible Customers	Participation Criteria	Existing HSBC customers (“ <b>Eligible Customer(s)</b> ”) who receive SMS or e-Mail (EDM) invitation from HSBC to participate in this Campaign.	<ul style="list-style-type: none"> <li>During the Campaign Period, Eligible Customers to apply for and accept a HSBC Home Loan of minimum RM500,000 for the purpose to refinance a completed property or cash out for personal use.</li> <li>Maximum loan-to-value allowable is up to 80%, subject to HSBC’s credit evaluation.</li> </ul>	<table border="1"> <thead> <tr> <th>Eligible Customers</th> <th>Participation Criteria</th> </tr> </thead> <tbody> <tr> <td>Existing HSBC customers (“<b>Eligible Customer(s)</b>”) who receive SMS or e-Mail (EDM) invitation from HSBC to participate in this Campaign.</td> <td> <ul style="list-style-type: none"> <li>During the Campaign Period, Eligible Customers to apply for and accept a HSBC Home Loan of minimum RM500,000 (inclusive of legal and valuation fee) for the purpose of refinancing of a completed property to HSBC (with top up cash out for personal use if applicable).</li> <li>For avoidance of doubt, the following categories of refinancing are <b>not</b> eligible for this Campaign:                             <ul style="list-style-type: none"> <li>(a) Refinancing of an existing loan/financing with HSBC/ HSBC</li> </ul> </li> </ul> </td> </tr> </tbody> </table>	Eligible Customers	Participation Criteria	Existing HSBC customers (“ <b>Eligible Customer(s)</b> ”) who receive SMS or e-Mail (EDM) invitation from HSBC to participate in this Campaign.	<ul style="list-style-type: none"> <li>During the Campaign Period, Eligible Customers to apply for and accept a HSBC Home Loan of minimum RM500,000 (inclusive of legal and valuation fee) for the purpose of refinancing of a completed property to HSBC (with top up cash out for personal use if applicable).</li> <li>For avoidance of doubt, the following categories of refinancing are <b>not</b> eligible for this Campaign:                             <ul style="list-style-type: none"> <li>(a) Refinancing of an existing loan/financing with HSBC/ HSBC</li> </ul> </li> </ul>
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		<ul style="list-style-type: none"> <li>• Lock in period of 5 years from the date of first disbursement applies to the HSBC Home Loan (“<b>Lock In Period</b>”).</li> <li>• The HSBC Home Loan can be applied individually or jointly. In the case of a joint application, it is sufficient that either one of the applicants shall be the Eligible Customer who receive the SMS or EDM from HSBC.</li> </ul>		<p>Amanah (including staff loan/financing); and</p> <p>(b) Refinancing of unencumbered property.</p> <ul style="list-style-type: none"> <li>• Maximum loan-to-value allowable is up to 80%, subject to HSBC’s credit evaluation.</li> <li>• Lock in period of 5 years from the date of first disbursement applies to the HSBC Home Loan (“<b>Lock In Period</b>”).</li> <li>• The HSBC Home Loan can be applied individually or jointly. In the case of a joint application, it is sufficient that either one of the applicants shall be the Eligible Customer who receive the SMS or EDM from HSBC.</li> <li>• This Campaign is open to Malaysian residents only.</li> </ul>
	<p>* List of applicable HSBC Home Loan includes HomeSmart, HomeSmart Advantage, HomeSmart Reserve, HomeMaker, HomeMaker Reserve, Ideal Home Plan, and Instalment Loan Against Unencumbered Property (ILUP). Note: HSBC Home Loan <b>excludes</b> refinancing of an existing loan/financing with HSBC/ HSBC Amanah.</p> <p>4. The following categories of person are <b>not eligible</b> to participate in this Campaign:</p> <p>i. HSBC and HSBC Amanah staffs; and</p> <p>ii. Non Malaysian residents.</p>			
2.	5 (ii). A cashback of 1% on the accepted HSBC Home Loan amount, capped at maximum RM15,000.00 per application (“Cashback”).		4 (ii). A cashback of 1% on the accepted HSBC Home Loan amount, capped at maximum RM15,000.00 per application (“Cashback”) subject to no early settlement/termination during Lock In Period.	

3.	7. In the event the facility is early settled/terminated by the Eligible Customer at any time during the Lock In Period, the Eligible Customer agrees to compensate the Bank an amount equivalent to the sum of the Cashback received ("Reimbursement") whereby such Reimbursement amount shall form part of the settlement sum.	6. In the event the facility is early settled/terminated by the Eligible Customer at any time during the Lock In Period, the Eligible Customer is deemed no longer entitled for the CashBack and agrees to compensate the Bank an amount equivalent to the sum of the Cashback received ("Reimbursement") whereby such Reimbursement amount shall form part of the settlement sum.
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The revised Terms and Conditions can be accessed via the link sent in the initial SMS/EDM.

