



## Wealth and Personal Banking of HSBC Amanah Malaysia Berhad

### Notification of Amendment to the **Terms of the Additional Deferment 2 (“Additional Deferment 2”)**

We are making changes to the terms and conditions following speech by the Prime Minister on 28 June 2021 and requirements by the Bank Negara Malaysia (BNM). Details as outlined below:

Area of change	Original Terms (version 2)	Revised Terms (version 3)
Alignment of terminology used for consistency in clauses 7, 9 and 10	“Instalment” and “Payment” is used interchangeably	Amended ‘monthly instalment’ to ‘monthly payment(s)’ for consistency
Added deferment period of 6 months for applications received on or after 7 July 2021 in clause 2	Generally, the Additional Deferment 2 is for a period of three (3) months.	Generally, the Additional Deferment 2 is for a period of three (3) months. For application made on or after 7 July 2021, the Additional Deferment 2 is for a period six (6) months and will commence in the following month after we received your application.

### Notification of Amendment to the **Terms of the Payment Reduction 2 (“Payment Reduction 2”)**

We are making changes to the terms and conditions following speech by the Prime Minister on 28 June 2021 and requirements by the Bank Negara Malaysia (BNM). Details as outlined below:

Area of change	Original Terms (version 2)	Revised Terms (version 3)
Alignment of terminology used for consistency	“Instalment” and “Payment” is used interchangeably	Amended ‘monthly instalment’ to ‘monthly payment(s)’ for consistency
Added the word “full” before the word ‘monthly payment will...’ in Clause 5 for clarify	Your monthly payment will resume in the month immediately after the end of the Payment Reduction 2 period and the monthly payment will be allocated towards principal reduction and monthly profit/lease rental of your existing account (“First Account”) as usual.	Your full monthly payment will resume in the month immediately after the end of the Payment Reduction 2 period and the monthly payment will be allocated towards principal reduction and monthly profit/lease rental of your existing account (“First Account”) as usual.

For your information and records, previous notifications of amendment to the Terms of the Additional Deferment 2 and the Terms of Payment Reduction 2 are as follows:

Notification version 1.0 published on 10 June 2021 – please [click here](#) for the amendments.