



Wealth and Personal Banking of HSBC Bank Malaysia Berhad
Notification of Amendment to the **Terms and Conditions Regarding Financial Management and Resilience Programme (URUS)**
for Individual Customers holding Credit Cards, Overdraft, Personal or Mortgage Financing from 15 November 2021 till 31 January 2022

We are making changes to the terms and conditions following the requirements by the Bank Negara Malaysia (BNM).
Details of changes are highlighted in **yellow** below: -

Area of Change	Original Term (Clause 5)	Revised Terms (Clause 5)
Eligibility of URUS programme	<p>5. To be eligible, You must satisfy <u>All</u> 4 conditions below:</p> <p>a. Already under an existing Financial Assistance Programme which includes temporary financial relief or targeted assistance programme with HSBC OR HSBC's internal rescheduling and restructuring OR AKPK Debt Management Programme (DMP) as at 30 September 2021 and is enrolled after 18 March 2020.</p> <p>b. Experiencing loss of employment or at least a 50% reduction in income after 18 March 2020.</p> <p>c. Must be a B50 customer which will be determined via recipient of Bantuan Prihatin Rakyat (BPR)/Bantuan Sara Hidup (BSH) listing or verification of income documents. Household income must be RM5,880 or below per month or individual income is RM5,000 or below per month; and</p> <p>d. Existing financing still in performing (i.e. NOT in arrears exceeding 90 days) as at the date of application.</p>	<p>5. To be eligible, You must satisfy <u>All</u> 4 conditions below:</p> <p>a. Already under an existing Financial Assistance Programme which includes temporary financial relief or targeted assistance programme with HSBC OR HSBC's internal rescheduling and restructuring OR AKPK Debt Management Programme (DMP) as at 30 September 2021 and is enrolled after 18 March 2020.</p> <p>b. Experiencing loss of employment or at least a 50% reduction in income after 18 March 2020.</p> <p>c. Must be a B50 customer which will be determined via recipient of Bantuan Prihatin Rakyat (BPR)/Bantuan Sara Hidup (BSH) listing or verification of income documents. Household income or individual income must be RM5,880 or below per month; and</p> <p>d. Existing financing still in performing (i.e. NOT in arrears exceeding 90 days) as at the date of application.</p>