

## Changes to the Universal Terms and Conditions for both HSBC Bank Malaysia Berhad (HSBC) and HSBC Amanah Malaysia Berhad (HSBC Amanah)

Dear Valued HSBC /HSBCAmanah Customers,

To serve you better as a retail bank we have consolidated our Generic Terms and Conditions which governs your HSBC/HSBC Amanah FUSION accounts and related services into the Universal Terms and Conditions.

The Universal Terms and Conditions, which can be found at <https://www.hsbc.com.my/terms-and-conditions> or at <https://www.hsbcamanah.com.my/help/important-information/#terms>

have additional components added to the UTC:

- Generic Terms & Conditions (applicable to every account/ product/service including banking & financing facilities) opened with or provided by HSBC or HSBC Amanah);
- Specific Terms & Conditions for HSBC or HSBC Amanah Premier and HSBC or HSBC Amanah Advance;
- Specific Terms & Conditions for Retail Banking and Wealth Management;
- Cardholder Agreement for HSBC or HSBC Amanah Credit Cards; and
- Specific Terms & Conditions for HSBC or HSBC Amanah Fusion (new)

For HSBC Fusion customers, the consolidation brings forth the following benefits:

▪ **Ease of Understanding**

The Universal Terms and Conditions are shorter, easier to read and well structured, with our commitments and your obligations set out more clearly.

▪ **Fair Conduct Principle**

The Universal Terms and Conditions resonates with our regulators' fairness principles and the HSBC approach to conduct.

What are the key changes?

- The Generic Terms and Conditions in the Universal Terms and Conditions do not change the terms governing our relationship with you and/or your use of the products or services materially.

What else do you need to know?

▪ If you have obtained credit facilities/ financing arrangement from HSBC/HSBC Amanah and the loan/ financing documents (e.g. facilities offer letters, facility agreement, security documents) incorporate by reference certain provisions from the previous version of the Generic Terms and Conditions, the relevant provisions in the Universal Terms and Conditions (which replace the similar/ equivalent provisions in the previous version of the Generic Terms and Conditions) will be applicable from the effective date(s) mentioned below.

▪ If you have signed any other agreements and documents with HSBC/HSBC Amanah which make any reference to the previous version of the Generic Terms and Conditions, you shall refer to the Universal Terms and Conditions from the effective date(s) below.

Effective Date:

This new Universal Terms and Conditions becomes effective 30 April 2021