

**PERSONAL FINANCIAL SERVICES OFFERS**  
**TERMS AND CONDITIONS**

**Amended Terms and conditions – HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign (“this Campaign”)**

- A. *These Amended Terms and Conditions for “HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign” (“these Terms and Conditions”) will supersede the existing, pre-amended Terms and Conditions with effect from the following dates and these Amended Terms and Conditions for “HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign” will be effective from the following dates until the end of the Campaign Period:*

*27 August 2010 - for new Customers who participate in this Campaign until the end of the Campaign Period.*

*30 August 2010- for existing Customers who participated in this Campaign between 16 August 2010 to 26 August 2010.*

- B. *For easy reference, the amendments to this Terms and Conditions are in bold and underlined as below.*

HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as “HSBC Amanah”. All Takaful products herein are managed by HSBC Amanah Takaful (Malaysia) Sdn. Bhd. (Company No. 731530-M) (“Takaful Operator”), and HSBC Amanah is a distributor of their products.

1. This Campaign is from 16 August 2010 to 30 November 2010 for Nusa Bestari branch (“HSBC Amanah Nusa Bestari”) and 13 September 2010 to 31 December 2010 for Bangsar branch (“HSBC Amanah Bangsar”), both dates inclusive (“Campaign Period”).
2. The Campaign Offers stipulated in Clauses 3 – 5 below are valid only if the HSBC Amanah Term Deposit-i, HSBC Amanah Advance Account-i, HSBC Amanah Advance Visa Platinum Credit Card-i, and HSBC Amanah Credit Card-i + HomeSmart-i are opened/applied/proposed at HSBC Amanah Nusa Bestari or HSBC Amanah Bangsar during the Campaign Period.

The Campaign Offers

3. **Term Deposit-i (“TD-i Offer”) (Upfront Payment scheme only):**
  - a) Campaign Offer: Enjoy Special Profit Rate of 5% p.a. for placement of Term Deposit-i (“TD-i”) for a 3 month tenure (Upfront Payment scheme only).

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

- b) Eligibility Criteria:
- i) The Customers must fulfill Clause 2 above;
  - ii) The Customers must open an HSBC Amanah Advance Account-i/HSBC Premier Account-i (for purposes of crediting the Upfront Payment) with HSBC Amanah Nusa Bestari or HSBC Amanah Bangsar branch;
  - iii) Transfers of deposits for this TD-i Offer from other branches of HSBC Amanah or any branch of HSBC Bank Malaysia Berhad are not allowed;
  - iv) The minimum deposit per Customer is RM5,000; and
  - v) The maximum total deposit per Customer during the Campaign Period is:
    - RM100,000 for HSBC Amanah Premier Customers; and
    - RM50,000 for non-HSBC Amanah Premier Customers.
- c) For avoidance of doubt, this TD-i Offer is limited to the initial placement only (subject to clause 3(b)(v)) and any renewals shall be at the prevailing board rate.

**4. HSBC Amanah Advance Account-i and HSBC Amanah Advance Visa Platinum Credit Card-i (“Advance Offer”):**

- a) Campaign Offer: Enjoy 12 months fee waiver totaling RM 120 (RM 10/mth) for HSBC Amanah Advance Account-i and a **waiver reimbursement** of HSBC Amanah Advance Visa Platinum Credit Card-i service tax for the first year worth RM 50.
- b) Eligibility Criteria:
- i) The Customers must fulfill Clause 2 above;
  - ii) The minimum deposit is RM 500; and
  - iii) The Customer must open an HSBC Amanah Advance Account-i **AND** apply for an HSBC Amanah Advance Visa Platinum Credit Card-i on the same day.
- c) The Advance Offer is subject to the approval, activation and usage (the first swipe must be a minimum of RM30 within the first month) of the credit card-i applied for.
- d) The Advance Offer is limited to the first 1,000 activated credit cards-i per branch.
- e) **The service tax reimbursement shall be credited to the HSBC Amanah Advance Visa Platinum Credit Card-i account and reflected in the monthly credit card-i statement in the month following the reimbursement of the service tax.**

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

**5. HSBC Amanah Credit Card-i + HomeSmart-i (“Credit Card-i + HomeSmart-i Offer”):**

- a) Campaign Offer: Receive 0.5% cash back for every RM 10,000 financing amount (capped at a maximum of RM 5,000 per financing facility) when the Customers apply for an HSBC Amanah Credit Card-i and HSBC Amanah HomeSmart-i at the same time, together with Takaful Mortgage Protector/Protector Plus (hereinafter referred to as the “**Cash Back**”).
- b) Eligibility Criteria:
  - i) The Customer must apply for an HSBC Amanah Credit Card-i and a HomeSmart-i financing facility at the same time, together with Takaful Mortgage Protector/Takaful Mortgage Protector Plus (TMP) for a minimum 50% coverage of the financing amount **OR** half the tenure during the Campaign Period;
  - ii) If a Customer already holds an HSBC Amanah Credit Card-i, he/she need not apply for another HSBC Amanah Credit Card-i unless they are:
    - I. Holder(s) of HSBC Amanah Credit Cards-i that are not issued in Malaysia; and/or
    - II. Holder(s) of invalid or cancelled HSBC Amanah Credit Cards-i and/or whose accounts are delinquent within HSBC Amanah’s definition at any time during the Campaign Period; and/or
    - III. Holder(s) of company and/or corporate HSBC Amanah Credit Cards-i (hereinafter referred to as the “**Eligible Cardholders**”).

Qualifying Conditions

- c) To be eligible to receive the Cash Back, the Eligible Cardholder must fulfill the following terms and conditions:
  - i. Fullfill Clause 2 above;
  - ii. The minimum financing amount for properties located in Klang Valley region i.e. Kuala Lumpur and Selangor is RM400,000 and the minimum financing amount for properties located out of the Klang Valley region is RM200,000;
  - iii. The financing offer is based on HSBC Amanah’s prevailing Board Rates at a Customer Pays Cost package;
  - iv. Applicable for sub-sale, refinancing, completed and new purchases from developer only;
  - v. Eligible Cardholder must perfect the security documentation for the HomeSmart-i financing no later than 31 December 2010 for HSBC Amanah Nusa Bestari and 31 January 2011 for HSBC Amanah Bangsar respectively; and
  - vi. The Campaign Offer(s) is not applicable to the following categories of persons:
    - I. Eligible Cardholders who apply for refinancing of an existing HSBC Bank HomeSmart facility to HSBC Amanah HomeSmart-i facility during the Campaign Period; and
    - II. Eligible Cardholders who apply for HomeSmart-i Reserve and/or HomeSmart-i Advantage.

***Terms and conditions***

***HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign***

- d) An Eligible Cardholder who meets all of the Qualifying Conditions in Clause 5(c) above for the HomeSmart-i financing within the Campaign Period will be entitled to receive only one (1) unit of Cash Back for each HomeSmart-i financing facility.
- e) For joint applications, only the principal applicant of the financing facility who is also an Eligible Cardholder is entitled to receive the Cash Back.
- f) If an Eligible Cardholder terminates the HomeSmart-i facility after perfection of security documentation, HSBC Amanah reserves the right to charge the Eligible Cardholder the full cost of the Cash Back (“Indebted amount”), after giving the Eligible Cardholder seven (7) days prior notice, either by debiting the Eligible Cardholder’s accounts maintained with HSBC Amanah for the Indebted amount or by debiting the Eligible Cardholder’s HSBC Amanah Credit Card-i account (which was credited with the Cash Back) with the Indebted amount.
- g) The following terms and conditions apply to the Cash Back:
  - i. Where the Eligible Cardholder(s) meets the Qualifying Conditions, the Cash Back will be calculated and determined based on the Eligible Cardholder(s) final approved and accepted HomeSmart-i financing amount.
  - ii. The Cash Back will be credited into the Eligible Cardholder’s highest type of Participating HSBC Amanah Credit Card-i account within four (4) to six (6) weeks after 30 November 2010 for HSBC Amanah Nusa Bestari and 31 December 2010 for HSBC Amanah Bangsar. The primary Eligible Cardholder(s) who is entitled to receive the Cash Back will receive notification of the same through his/her respective Participating HSBC Amanah Credit Card-i monthly credit card statement in the month after the crediting of the Cash Back. For avoidance of doubt, the Participating HSBC Amanah Credit Cards-i are in the following order:  
HSBC Amanah Premier MasterCard Credit Card-i being the highest card type, followed by HSBC Amanah Advance Visa Platinum Credit Card-i, HSBC Amanah MPower Visa Platinum Credit Card-i, and HSBC Amanah MPower Visa Credit Card-i.
  - iii. HSBC Amanah reserves the right to substitute the Cash Back with any other prize or item of similar value at any time with 3 days prior notice.
  - iv. HSBC Amanah reserves the right, at their absolute discretion, in the allocation of the Cash Back to the Eligible Cardholders and no request by the Eligible Cardholders or any other party for the exchange or substitution of the Cash Back with any other prize or item for this Campaign will be entertained.
  - v. HSBC Amanah will not entertain any request by the Eligible Cardholders or any other party to credit the Cash Back to any of the Eligible Cardholder’s other HSBC Amanah Credit Card-i account or any third party’s HSBC Amanah Credit Card-i account.
  - vi. The Cash Back is not exchangeable for cash or in kind.
  - vii. Only the primary Eligible Cardholder (who is also the principal applicant for the financing facility) is entitled to receive the Cash Back.

***Terms and conditions***

***HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign***

- viii. HSBC Amanah will not be held liable for any mishaps, injuries or accidents that may occur in the use of the Cash Back in this Campaign.
- ix. At the time of receipt of the Cash Back by the Eligible Cardholder for this Campaign, the primary Participating Credit Card-i account(s) of the Eligible Cardholder MUST NOT be delinquent, and/or his/her HSBC Amanah Credit Card-i(s) MUST NOT be invalid or cancelled within HSBC Amanah's definition, otherwise they will be disqualified from participating in this Campaign or from receiving the Cash Back.

**6. General Terms and Conditions**

- a) By participating in this Campaign, the Customers and/or Eligible Cardholders agree to be bound by these Terms and Conditions.
- b) HSBC Amanah's decisions (where applicable) on all matters relating to this Campaign including but not limited to the eligibility criteria, and/or offer of the Special Profit Rate/fee waiver/government service tax waiver reimbursement/Cash Back for this Campaign, and in case of any dispute, is final and binding on all Customers and/or Eligible Cardholders participating in this Campaign and no correspondence will be entertained.
- c) HSBC Amanah reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions with 3 days prior notice.
- d) These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 6(c) above shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
- e) HSBC Amanah may use any of the following modes to communicate notices in relation to this Campaign to the Customers and/or Eligible Cardholders:
  - i) individual notice to the Customers and/or Eligible Cardholders (whether by written notice or via electronic means) sent to the Customers and/or Eligible Cardholders' latest address/email address as maintained in HSBC Amanah's records;
  - ii) notice in the Customers and/or Eligible Cardholders' banking account/statement(s) or credit card statement(s);
  - iii) notice on HSBC Amanah's internet website(s);
  - iv) display at HSBC Amanah Nusa Bestari or HSBC Amanah Bangsar premises;  
or
  - v) press advertisements;

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- f) These Terms and Conditions are in addition to the Universal Terms and Conditions (“UTC”) for HSBC Amanah which regulates the provision of the said products by HSBC Amanah. In the event of inconsistency between these Terms and Conditions and the UTC, these Terms and Conditions shall prevail in so far as they apply to this Campaign.
- g) HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.
- h) HSBC Amanah reserves the right to cancel, terminate or suspend this Campaign with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Campaign shall not entitle the Customers and/or Eligible Cardholders to any claim or compensation against HSBC Amanah for any and all losses or damages suffered or incurred by the customers as a direct or indirect result of the act of cancellation, termination or suspension.
- i) In no event will HSBC Amanah be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any part including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign, even if HSBC Amanah has been advised of the possibility of such damages in advance and all such damages are expressly excluded.
- j) The Campaign Offer(s) are only applicable to this Campaign and not to be used in conjunction with any other promotional offers that are being offered by HSBC Amanah.
- k) To the fullest extent permitted by law, HSBC Amanah expressly excludes and disclaims any representatives, warranties, endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose.
- l) The Customers and/or Eligible Cardholders shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws.
- m) **In the event where there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English and Bahasa Malaysia versions of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.**

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

**COMMERCIAL BANKING OFFERS**  
**TERMS AND CONDITIONS**

**Terms & Conditions for HSBC Amanah Malaysia Berhad Branch Opening Promotion for Nusa Bestari and Bangsar branches**

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Company No.807705-X) (“HSBC Amanah”).
2. This Promotion is valid from the stated dates for the respective branches, both dates inclusive (“Promotion Period”).
  - a) 16 August 2010 to 30 November 2010 for the Nusa Bestari branch of HSBC Amanah (“Nusa Bestari branch”); and
  - b) 13 September 2010 to 31 December 2010 for the Bangsar branch of HSBC Amanah (“Bangsar branch”).

**BusinessVantage-i Special Offers**

**BusinessVantage-i Special Offer 1**

3. Customers who open a BusinessVantage-i account at the Nusa Bestari branch or the Bangsar branch within the Promotion Period will enjoy the following benefits:-
  - a) Minimum initial deposit of RM1,000 only;
  - b) Monthly account fee is waived as monthly minimum credit balance requirement is not applicable;
  - c) Free sign up for Business Internet Banking, Business Telephone Banking and Business SMS Alert services;
  - d) Monthly charges of RM10 for Business SMS Alert services waived for the first year after account opening;
  - e) Annual fee for one Business ATM card only waived for the first year after account opening;
  - f) RM25 discount on trade transaction fees before 1 January 2011;
  - g) 75% discount on MEPS transaction fees for transactions performed via Business Internet Banking before 1 January 2011 (only RM0.50 per transaction instead of RM2.00); and
  - h) Additional 1% off profit rate for ‘Green Islamic Financing’, for financing the purchase of environmental friendly equipment for businesses with HSBC Amanah Industrial Hire Purchase-i or Leasing-i.(collectively referred to as “the BusinessVantage-i Special Offer 1”).

Note:

\* The criteria and eligibility for ‘Green Islamic Financing’ will be as determined by HSBC Amanah and no appeals will be entertained.

\* Cheque books and hard copy statements will not be issued to the customers who sign up under this BusinessVantage-i Special Offer 1. .

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

**BusinessVantage-i Special Offer 2**

4. Customers who open a BusinessVantage-i account at the Nusa Bestari branch or the Bangsar branch within the Promotion Period will enjoy the following benefits:-
  - a) Minimum initial deposit of RM10,000 only;
  - b) Monthly account fee is waived for first three (3) months after account opening as monthly minimum credit balance requirement is not applicable for the said period; and
  - c) Fees for the following applications via Business Internet Banking are waived for first three (3) months after account opening – outward telegraphic transfers, MEPS transfers and requests for issuance of cashier orders & demand drafts. (collectively referred to as “the BusinessVantage-i Special Offer 2”).
5. The BusinessVantage-i Special Offers 1 & 2 under this Promotion are applicable throughout the period the account is maintained unless stated otherwise.

**Term Deposit-i (Special profit rate of 5% p.a. for one-off first time placements for tenure of 3 months)**

6. Special profit rate of 5% p.a. will apply to one-off initial placements of Term Deposit-i for tenure of 3 months under the Standard Payment scheme. Any renewal(s) shall be at the prevailing board rates.
7. The special profit rate will be applicable for the first 3 months only for fresh deposit placements at Nusa Bestari and Bangsar branches. Transfers of deposits from other branches of HSBC Amanah or any branches of HSBC Bank Malaysia Berhad are not allowed.
8. Customers must open a BusinessVantage-i account together with the placements of the Term Deposit-i at the respective branches for the crediting of the profit of the Term Deposit-i.
9. The minimum deposit amount per customer is RM5,000 and the total aggregate of deposits per customer must not exceed RM250,000.

**Trade Package for SMEs (Preferential Rates On Charges/Fees)**

10. Eligible customers must fulfill the following criteria to qualify for preferential rates on charges/fees under the trade package for SMEs: -
  - a) new customers and existing customers of HSBC Amanah who do not have any existing trade facilities with HSBC Amanah or HSBC Bank Malaysia Berhad; and
  - b) new small & medium enterprises (“SMEs”) trade customers whose application for trade facilities has been approved by HSBC Amanah and who has duly accepted the facility offer letter, where applicable.

***Terms and conditions***

***HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign***

11. Preferential rates on charges/fees attached as Attachment 1 are only applicable for any of the following HSBC Amanah trade facilities:-

- a) Documentary Credit Negotiation-i;
- b) Export Documentary Credit-i sent on payment and approval (non-financed);
- c) Export Documentary Credit Advising-i; and
- d) Export Documentary Credit Confirmation-i.

The preferential rates are only valid for a period of one (1) year from the date of opening of the eligible customer's trade account with HSBC Amanah at the respective branches, and will not be applicable with any other promotions that are offered by HSBC Amanah. The trade account must be opened and the first trade transaction in relation to such trade account must be completed within the Promotion Period.

**Business Premises Smart-i (Special Rates)**

12. The Business Premises Smart-i Special Rates are:-

	<b>Non-Zero Cost</b>	<b>Zero Cost</b>
<b>Term Financing Only</b>	BFR- 1.95%	BFR-1.75%
<b>Term Financing With Cash Line-i</b>	Term Financing : BFR-2% Cash Line-i: BFR + 0.75%	Term Financing: BFR-1.85% Cash Line-i: BFR + 0.75%

13. The Special Rates will only be applicable for a minimum financing amount of RM300,000 with a lock-in period of 5 years.

**Payment and Cash Management (Preferential Tariffs)**

14. Eligible customers must fulfill the following criteria to qualify for preferential tariffs for selected products and services utilised through HSBCnet (HSBC Amanah's Corporate Internet Banking platform) ("HSBCnet Preferential Tariffs"):

- a) sign-up for HSBCnet during the Promotion Period; and
- b) place and maintain deposit(s) and/or investment(s) of a minimum total aggregate amount of RM150,000 in any of these products - BusinessVantage Account-i (local and/or foreign currencies), General Investment Account-i, and/or Term Deposit-i.

15. The HSBCnet service fee totalling RM240 for the first three (3) months after the sign-up date will be waived.

***Terms and conditions***

***HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign***

16. The HSBCnet Preferential Tariffs are attached as Attachment 2. The standard published tariffs (available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my)) shall apply to other products and services.

**General Terms and Conditions**

17. These Terms and Conditions are in addition to the Specific Terms and Conditions (“STC”) which regulate the provision of the commercial banking products and services by HSBC Amanah. In the event of any inconsistencies between these Terms and Conditions and the STC, these Terms and Conditions shall prevail in so far as they apply to this Promotion.

18. By participating in this Promotion, the customers agree to be bound by these Terms and Conditions.

19. The Promotion Offer(s) do not constitute an offer of credit and all applications are subject to HSBC Amanah’s credit evaluation.

20. HSBC Amanah’s decisions on all matters relating to this Promotion and in case of any dispute shall be final and binding on all customers and no correspondence will be entertained.

21. HSBC Amanah reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with 3 days prior notice.

22. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 21 above shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.

23. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the customers:

- vi) individual notice to the customers (whether by written notice or via electronic means) sent to the customers’ latest address/email address as maintained in HSBC Amanah’s records;
- vii) notice in the customers’ banking account statement(s) or credit card statement(s);
- viii) notice on HSBC Amanah’s internet website(s);
- ix) display at the business premises of Nusa Bestari or Bangsar branches; or
- x) press advertisements;

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

*Terms and conditions*

*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

24. HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.
25. HSBC Amanah reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Promotion shall not entitle the customers to any claim or compensation against HSBC Amanah for any and all losses or damages suffered or incurred by the customers as a direct or indirect result of the act of cancellation, termination or suspension.
26. In no event will HSBC Amanah be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any part including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if HSBC Amanah has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
27. The Promotion Offer(s) are only applicable to this Promotion and are not to be used in conjunction with any other promotional offers by HSBC Amanah.
28. To the fullest extent permitted by law, HSBC Amanah expressly excludes and disclaims any representations, warranties, endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Promotion.
29. The customers shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws.
- 30. In the event where there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English and Bahasa Malaysia versions of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.**

Issued by HSBC Amanah Malaysia Berhad (Company No. 807705-X)

*Terms and conditions*  
*HSBC Amanah Nusa Bestari and Bangsar Branch Opening Campaign*

**Attachment 1: Trade Preferential Rates**

<b>Items</b>	<b>Campaign Period` OFFER</b>
Financing Profit	Prevailing financing rates for the respective currency.
Documentary Credit Commission	waived
Checking Fee	waived
Discrepancy Fee	RM10 per set of documents
Urgent Processing Fee	waived
Telegraphic Transfer/Demand Draft Reimbursement Claim	RM30
Commission in lieu of Exchange (CILE) - bill settlement	0.1% of invoice value min. RM50, max. RM500
Reimbursement Bank Fee	RM25

**Attachment 2: Payments and Cash Management Preferential Tariffs**

<b>Product / Services</b>	<b>SME Programme Tariff</b>
Outward Telegraphic Transfer	RM 25.00 per transaction
Rentas	RM 4.00 per transaction
MEPS InterBank GIRO	RM 0.30 per transaction
Cashier's Order	RM 0.45 per transaction
HSBCnet	RM 80.00 per month
HSBCnet Setup	Waived
Hibah*	0.5% profit rate on Islamic accounts (indicative)

\* *Hibah is only for current accounts maintained with HSBC Amanah*