

Eligibility criteria for fee waiver

The monthly fee of RM15 for HSBC PowerVantage Account or RM5 for HSBC PowerVantage E-Chequeing Account may be waived should you meet either one of the following criteria.

Eligibility Criteria for Monthly Fee Waiver
<p><u>Personal term loan(s) and/or Overdraft(s) and/or Homeloan(s) with HSBC (“the Facility”):</u> The aggregate loan value, which is based on the original loan(s) amount/limit, must be RM150,000 and above. If this criteria is met, you will enjoy waiver of the monthly fee as long as the Facility is still with HSBC.</p>
<p><u>Properties charged to HSBC:</u> The combined value of the said properties must be RM500,000 and above regardless of the HSBC Homeloans' amount. If this criteria is met, you will enjoy waiver of the monthly fee as long as the said property(ies) is still charged to HSBC.</p>
<p><u>3rd Party Unit Trust Investments with HSBC :</u> You will enjoy an automatic waiver of the monthly fee for one year if your initial unit trust investment with HSBC is RM75,000 and above. Thereafter, you will enjoy the waiver in subsequent years subject to additional investment of similar amounts per year.</p>
<p><u>Credit balances in Savings Account(s) with HSBC (excluding HSBC Time Deposit/HSBC Amanah General Investment Account-i):</u> The average monthly credit balances in Savings Account(s) must be RM20,000 per month and above. You will enjoy waiver of the monthly fee as long as your average monthly Credit balance exceeds RM 20,000 per month.</p> <p><i>Note:</i></p> <ol style="list-style-type: none">1. Reference to Savings Account(s) includes Foreign Currency Saving Account(s) and other savings account(s) under the same customer(s).
<p><u>Credit balances in Savings Account(s) with HSBC (including HSBC Time Deposit /HSBC Amanah General Investment Account-i):</u> The average monthly credit balances in Savings account (s) and/ or HSBC Time Deposit/ HSBC Amanah General Investment Account-i must be RM75,000 per month and above. You will enjoy waiver of the monthly fee as long as your average monthly Credit balance exceeds RM 75,000 per month.</p> <p><i>Note:</i></p> <ol style="list-style-type: none">1. This includes any combination in value in Savings Account(s) and/ or HSBC Time Deposit/ HSBC Amanah General Investment Account-i under the same customer(s).2. Converted Ringgit Malaysia (RM) value of Foreign Currency Savings and Time Deposit are included in this criteria.

Notes:

1. The monthly fee applies to each PowerVantage/ PowerVantage E-Chequeing Account held by you.
2. This eligibility criteria for fee waiver is subject to change from time to time at the Bank's absolute discretion without prior notice.