

Portfolio Review Promotion Terms and Conditions ("this Promotion")

Every mention of "HSBC" refers to HSBC Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad. Individually, HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as "HSBC Bank" and HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as "HSBC Amanah".

1. This Promotion will run from 2 September 2010 to 30 September 2010, both dates inclusive ("Promotion Period").
2. This Promotion is open to all customers of HSBC who are currently holding unit trust funds ("UT funds")/ Shariah-compliant UT funds distributed by HSBC ("Eligible Customer").
3. During the Promotion Period, Eligible Customers may enjoy zero sales charge for their reinvestment into selected UT funds/Shariah-compliant UT funds distributed by HSBC provided the following conditions are met:
 - i) Eligible Customers must redeem any of their UT funds/ Shariah-compliant UT funds purchased through HSBC within the Promotion Period;
 - ii) Eligible Customers must reinvest the corresponding redemption proceeds (net of exit fee/charges, if any) whether in part or in whole, into selected UT funds/Shariah-compliant UT funds distributed by HSBC at the prevailing net asset value ("NAV") of the new UT funds/ Shariah-compliant UT funds at the point of reinvestment; and
 - iii) to enjoy zero sales charge, the redemption must be completed within the Promotion Period and the reinvestment must be performed on or before 7 October 2010. For avoidance of doubt, reinvestment transaction(s) that is/are performed after 7 October 2010, it will incur the normal sales charges even if the redemption was performed within the Promotion Period.
4. Redemption request will be subject to usual exit fee/ other relevant charges (if any), as stipulated in the respective UT funds'/ Shariah-compliant UT funds' prospectuses.
5. The redemption proceeds (net of exit fee/ charges, if any) can be reinvested in any UT funds/ Shariah-compliant UT funds distributed by HSBC except for UT funds managed by Hong Leong Asset Management Bhd and MIDF Amanah Asset Management Berhad and/ or selected UT funds/Shariah-compliant UT funds as determined by HSBC from time to time. Eligible Customers may refer to their dedicated Relationship Managers/ Amanah Relationship Managers for the list of UT funds/Shariah-compliant UT funds available for reinvestment purposes under this Promotion.
6. The aggregate reinvestment amount must not exceed the aggregate redemption proceeds (net of exit fee/ charges, if any) received from the respective Unit Trust Management Companies. For avoidance of doubt, any investment amount exceeding the redemption proceeds received (net of exit fee/ charges, if any) shall be subject to normal sales charge.

7. The reinvestment amount shall not be eligible for any other HSBC's campaign/ promotion/ offer launched during the same period as this Promotion, including the Unit Trust/ Shariah-compliant Unit Trust and Term Deposit-i Promotion.
8. Both redemption and reinvestment of UT funds/Shariah-compliant UT funds will be subject to the terms of the respective UT funds'/Shariah-compliant UT funds' prospectuses.
9. This Promotion is only applicable to UT funds/Shariah-compliant UT funds previously purchased through HSBC via cash investment. Previous investment using funds from Employee Provident Fund are not eligible for participation in this Promotion. For avoidance of doubt, an Eligible Customer is not allowed to use the Employee Provident Fund ("EPF") to participate in this Promotion.
10. For avoidance of doubt, Eligible Customers of HSBC Amanah may only invest in Shariah-compliant UT funds distributed by HSBC Amanah and Eligible Customers of HSBC Bank may invest in any UT funds/ Shariah-compliant UT funds distributed by HSBC. For avoidance of doubt, HSBC Amanah will only distribute Shariah-compliant UT funds.
11. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Promotion shall not entitle an Eligible Customer to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension.
12. HSBC 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.
13. These Terms and Conditions, as the same may be amended from time to time pursuant to clause 12 above, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
14. In no event will HSBC be liable for any losses or damages (including without limitation, loss of income, profit or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if HSBC has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
15. HSBC 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.

16. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or 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.
17. HSBC's decision on all matters relating to this Promotion and in case of any dispute shall be final and binding on all Eligible Customers of this Promotion and no correspondence will be entertained.
18. HSBC Bank/HSBC Amanah's Universal Terms and Conditions and the Terms and Conditions governing Investment Services apply. The Terms and Conditions for this Promotion are in addition to the above mentioned Terms and Conditions.
19. In the event of inconsistency between these Terms and Conditions, the HSBC Bank/HSBC Amanah's Universal Terms and Conditions and the Terms and Conditions Governing Investment Services, the terms and conditions shall prevail in the following order:
- i) These Terms and Conditions;
 - ii) The Terms and Conditions governing Investment Services; and
 - iii) The HSBC Bank/HSBC Amanah's Universal Terms and Conditions.
20. An Eligible Customer is reminded that he/she may be subjected to the fees and charges involved with the redemption and reinvestment of UT funds/ Shariah-compliant UT funds under this Promotion. An Eligible Customer will also be responsible for all applicable government taxes or levies relating to the Promotion (if any and if applicable).
21. By participating in this Promotion, an Eligible Customer agrees to be bound by these Terms and Conditions.

Disclaimer for Unit Trust Funds/ Shariah-compliant Unit Trust Funds: Eligible Customers are advised to read and understand the contents of prospectus of the relevant UT fund(s)/ Shariah-compliant UT fund(s) before investing. Among others, Eligible Customers should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Past performance is not an indication of future performance.