



AMENDED TERMS & CONDITIONS FOR HSBC PREMIER WELCOME REWARD PROMOTION Q2 2026

10 April 2026

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Premier Welcome Reward Promotion Q2 2026 will be updated with effect from 13 April 2026.

The revisions are made in red and underlined as per below:

Revised Clauses

Clause 3

3. This Promotion is open to New-to-Bank customers and Existing-to-Bank (non-Premier) customers who apply a sole/joint HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i ("EGA/-i") ("Participating Accounts") within the Promotion Period ("Eligible Customers").

Clause 4

4. The following categories of persons are **not eligible** to participate in this Promotion:

- (i) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia;
- (ii) Existing HSBC Premier or Premier Elite Customers (except those who hold only HSBC Credit Card/-i);
- (iii) Customer who has closed any HSBC Premier account within the past twelve (12) months from the date of application.

Clause 6 (Table 1) Participation Criteria

| Participation Criteria | Welcome Reward |
|---|---|
| <p>A. New-to-Bank (NTB) Premier Customer who successfully opened the Participating Account</p> <ul style="list-style-type: none">(i) fulfil and maintain the TRB of at least RM300,000; AND(ii) open HSBC Bank and HSBC Amanah Unit Trust Investment Accounts <u>under the same name(s) as Participating Account;</u> AND(iii) complete Risk Profile Questionnaire (RPQ) <p><u>Note: Where the Participating Account is held under joint name(s), all joint account holder(s) must complete the RPQ.</u></p> | RM 1,000 worth of AHAM Aiman Money Market Fund units. |

A. Existing-to-Bank (ETB) who upgrade to Premier and successfully opened the Participating Account must

- (i) place and maintain a minimum of RM300,000 Fresh Funds from the date of customer being upgraded as Premier;
AND
- (ii) open HSBC Bank and HSBC Amanah Unit Trust Investment Accounts under the same name(s) as Participating Account;
AND
- (iii) complete Risk Profile Questionnaire (RPQ)

Note: Where the Participating Account is held under joint name(s), all joint account holder(s) must complete the RPQ.

Note:-

- a. Total Relationship Balance (TRB) requirement:
 - (i) Premier customers must maintain a TRB of at least RM300,000 throughout the Promotion Period for each successfully opened sole and joint Participating Account.
 - (ii) TRB includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bond/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

Clause 7

- 7. Below are the illustrations of Welcome Reward eligibility and fulfilment:

Illustration 1: NTB Premier customers who participate in the Promotion

| | Scenario 1 | Scenario 2 |
|---|--|---|
| Open Participating Account and Place Fund | RM300,000 in Time Deposit-i on 15 April 2026 | RM300,000 in Time Deposit on 4 May 2026 |
| Open Investment Account <u>under same name(s) as Participating Account</u> | 15 April 2026 | 4 April 2026 |
| Complete Risk Profile Questionnaire (RPQ) | 16 April 2026 | No |
| Welcome Reward | RM 1,000 worth of AHAM Aiiman Money Market Fund units. | Not Eligible. Customer does not complete the RPQ. |

Illustration 2: ETB Premier customers who participate in the Promotion.

| | Scenario 1 | Scenario 2 |
|--|---|--|
| Existing TRB | RM100,000 as of 31 March 2026 | RM200,000 as of 31 March 2026 |
| Upgrade to HSBC Premier | Upgrade to Premier on 30 April 2026 and bring in RM300,000 fresh fund | Upgrade to Premier on 30 April 2026 and bring in RM100,000 fresh fund |
| Open Investment Account <u>under the same name(s) as Participating Account</u> | 30 April 2026 | 30 April 2026 |
| Complete Risk Profile Questionnaire (RPQ) | 30 April 2026 | 30 April 2026 |
| Welcome Reward | RM 1,000 worth of AHAM Aiiman Money Market Fund units. | Not Eligible. Customer does not meet the min RM300,000 fresh fund criteria |

Illustration 3: NTB Premier customers who open Sole and Joint Participating Accounts

| <u>Customer/ Relationship</u> | <u>Participation Criteria</u> | <u>Eligible for Welcome Reward</u> |
|---|---|--|
| <u>Customer A opens a sole name account</u> | <ul style="list-style-type: none"> i. <u>Open a Participating Account under Customer A's sole name; and</u> ii. <u>Maintain a minimum TRB of RM300,000 under Customer's A sole relationship; and</u> iii. <u>Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same name; and</u> iv. <u>Complete the RPQ</u> | <u>Eligible. RM 1,000 worth of AHAM Aiiman Money Market Fund units to be credited into Customer A's sole name Investment Account.</u> |
| <u>Customer B opens a sole name account</u> | <ul style="list-style-type: none"> i. <u>Open a Participating Account under Customer B's sole name; and</u> ii. <u>Maintain a minimum TRB of RM100,000 under Customer's B sole relationship; and</u> iii. <u>Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same name; and</u> iv. <u>Complete the RPQ</u> | Not Eligible. Customer B does not meet minimum TRB requirement. under sole B relationship |
| <u>Customer A+B opens a joint name account</u> | <ul style="list-style-type: none"> i. <u>Open a Participating Account under the joint names of Customer A and Customer B; and</u> | <u>Eligible. RM 1,000 worth of AHAM Aiiman Money Market Fund units to be credited into</u> |

| | | |
|--|---|---------------------------------------|
| | ii. <u>Maintain a minimum TRB of RM300,000 under the joint relationship; and</u> iii. <u>Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same joint name; and</u> iv. <u>Customer A and Customer B must individually complete the RPO</u> | <u>Joint Name Investment Account.</u> |
|--|---|---------------------------------------|

Note: Welcome Reward eligibility is assessed based on the TRB held within each individual relationship (whether sole or joint). TRB must be maintained separately for each sole and each joint relationship and cannot be combined, aggregated, split, or shared across different relationships to meet the Premier eligibility criteria.

Clause 12

12. Each Eligible Customer who meets the Participation Criteria is entitled to receive one (1) unit of Welcome Reward for each eligible sole and joint relationship under this Promotion. For avoidance of doubt, where a Participating Account is held under joint name(s), only one (1) unit of Welcome Reward shall be awarded to such Participating Account.

Amended Terms & Conditions for HSBC Premier Welcome Reward Promotion Q2 2026 is available on HSBC Official website. HSBC Official Website > Important Information