

## FX Rate Alerts

### Important notes

1. Definitions:
  - a. **'we', 'us', and 'our'** mean HSBC Bank Malaysia Berhad ("HSBC Bank") and HSBC Amanah Malaysia Berhad ("HSBC Amanah"), (collectively referred to as "HSBC").
  - b. **'the Services'** mean the FX Rate Alerts service offered by us to you.
  - c. **'current HSBC rate'**: prevailing HSBC foreign exchange rate (including applicable bank spread) for the relevant currency as a reference to you. Note that the prevailing HSBC foreign exchange rates here may be different from the rates published by Reuters and Bloomberg.
  - d. **'Target Rate'**: the targeted HSBC foreign exchange rate (including applicable bank spread) you set for your selected currency which we'll send you FX Rate Alerts.
  - e. **'Expiry Date'**: end date of the FX Rate Alert set by you for the Target Rate.
2. We'll send an FX Rate Alert as soon as the Target Rate is met, according to your notification preference via SMS or email to your mobile number or email address maintained in our records.
3. FX Rate Alerts can be set up or cancelled at any time. Your FX Rate Alerts will expire if the Target Rate isn't met by 23:59:59 on the Expiry Date.
4. We'll watch your Target Rate diligently, but we can't guarantee the rate will always be watched on a real-time basis. The Target Rate is checked against the prevailing HSBC foreign exchange rate applicable to the relevant currencies every 10 seconds from 05:00 Monday to 04:00 or 05:00 Saturday (16:00 Friday New York Time); except 00:00 to 06:00 every Sunday, 25 December 15:00 to 26 December 06:59, and 1 January 05:00 to 2 January 04:59 whereby no FX Rate Alerts will be sent even if the Target Rate is met.
5. If you close your account or change the account type / tier before the Expiry Date you won't receive the alert.
6. All the dates / times specified are in the Malaysia time zone unless otherwise stated.
7. The Terms and Conditions for FX Rate Alerts Service apply.