

TERMS AND CONDITIONS

HSBC MYRAUD Foreign Exchange ("FX") Rate Promotion ("Promotion")

HSBC Bank Malaysia Berhad, Company No. 198401015221 (127776-V) will be referred to as "**HSBC Bank**" and HSBC Amanah Malaysia Bhd, Company No. 200801006421 (807705-X) will be referred to as "**HSBC Amanah**", collectively referred to as "**HSBC**".

PROMOTION PERIOD

1. This Promotion shall commence from 1 December 2023 until 15 January 2024 ("**Promotion Period**"), both dates inclusive.

ELIGIBILITY

2. The Promotion is open to individual HSBC customers who, during the Promotion Period:
 - i) have a sole or joint savings account/-i or current account/-i Everyday Global Account/-i and/or a Foreign Currency Savings Account/-i with HSBC; and
 - ii) (a) perform a FX conversion ("FX") from Malaysian Ringgit ("MYR") to Australian Dollar ("AUD") through in-house transfer or Telegraphic Transfer ("TT") via HSBC Malaysia Online Banking, HSBC Malaysia Mobile Banking app or at any HSBC branches; or
(b) perform Global Transfer ("GT") or Global Transfer to Family & Friends ("GTFF") via HSBC Malaysia Online Banking(Collectively "**Eligible Customers**").
3. Permanent employees of HSBC, non-individuals and corporate customers are not eligible to participate in this Promotion.
4. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

5. Eligible Customers will enjoy a discounted FX spread of 0.6% when they perform FX conversion or TT or GT or GTFF from MYR to AUD with a minimum transaction amount of RM10,000 during the Promotion Period. The board rate for AUD bank sell rate is usually higher than the Promotion FX rate as illustrated in the scenario below:

Scenario: Given today's board rate for AUD bank sell rate is 3.1057, the Promotion rate of 3.0904 will be quoted on Eligible Customers' HSBC Online Banking, Mobile Banking or over the counter at branch when Eligible Customers perform FX conversion from MYR to AUD with the minimum transaction size of RM 10,000 during the Promotion Period.

| Bank Cost (AUD) | FX Spread | Formula to derive Promotion rate (AUD) | Board Rate |
|-----------------|-----------|--|------------|
| 3.0720* | 0.6% | $3.0720 \times (1 + 0.6\%) = 3.0904^*$ | 3.1057* |

*Rate used in the table is only for illustration purposes.

6. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise independent judgment or seek independent professional advice with respect to any matter contained herein. For the avoidance of doubt, HSBC shall not be liable for any delay in effecting any instructions, transactions or currency conversion.
7. There is no limit to the number of FX, TT, GT and GTFF transactions under this Promotion during the Promotion Period.
8. Funds transfers, including FX, TT, GT and/or GTFF, are subject to HSBC Online and Mobile Banking daily transfer limit.
9. All TT transactions by the Eligible Customers are subject to all relevant remittance charges, including but not limited to, the beneficiary bank's/agent's charges. HSBC will not be liable to pay any of these charges.
10. All FX, TT, GT and/or GTFF are subject to Bank Negara Malaysia ("BNM") Foreign Exchange policy and applicable TT fees imposed by HSBC and third-party bank (i.e. intermediary or beneficiary bank). Any FX, TT, GT and/or GTFF that is identified to be in breach of BNM's Foreign Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS AND CONDITIONS

11. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
12. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
13. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
14. The below terms also applies:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC Online and Mobile Banking Terms and Conditions; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
15. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
16. The Eligible Customers shall be responsible for any applicable taxes.

17. HSBC's decision on all matters relating to this Promotion shall be final and binding.