

## TERMS AND CONDITIONS

### HSBC FX Cash Reward Campaign Q4 2025 ("Campaign")

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

#### CAMPAIGN PERIOD

1. "**Campaign Period**" runs from 01 October 2025 to 31 December 2025, both dates inclusive, as per Table 1 below.

#### PARTICIPATION & ELIGIBILITY

2. This Campaign is open to all individual HSBC customers who have the following sole and/or joint HSBC Bank/HSBC Amanah account/-i(s) ("**Participating HSBC Account/-i(s)**"):
  - (i) Current/-i and/or Savings/-i account ("**CASA/-i**");
  - (ii) Everyday Global Account/-i ("**EGA/-i**"); and/or
  - (iii) a Foreign Currency Account/-i

(hereinafter collectively referred to as the "**Eligible Customer(s)**").
3. Permanent and/or contract employees of HSBC are excluded from this Campaign.
4. Eligible Customer(s) whose accounts with HSBC are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.
5. No registration is required to participate in this Campaign.

#### CAMPAIGN MECHANICS

6. To stand a chance to receive the Cash Reward of RM1,500.00 per customer, the Eligible Customer must earn Campaign Entries by fulfilling the Spend Criteria during the Campaign Period as illustrated in Table 2 below, subject to the Total Allocation of Reward and other terms and conditions herein. For the avoidance of doubt, only FX transactions that are successfully processed and settled on the same calendar day will be considered eligible. Transactions that are under review, recall, compliance screening, pending clearance, disputed, or subsequently reversed will not be eligible for this Campaign.

**Table 2:**

Spend Criteria	Number of Campaign Entry(ies)
<p>1. Every RM10,000 (or equivalent amount in foreign currency) of foreign exchange conversion in any of the following manners:</p> <ul style="list-style-type: none"> <li>(i) between Eligible Customer's own CASA/-i to another Participating HSBC Account/-i via HSBC Malaysia Online Banking or Mobile Banking with either: <ul style="list-style-type: none"> <li>▪ conversion of currency between MYR CASA/-i and Foreign Currency Account/-i or Everyday Global Account/-i or vice versa; or</li> <li>▪ conversion of currency between one Foreign Currency Account/-i to another Foreign Currency Account/-i; or</li> </ul> </li> <li>(ii) Telegraphic Transfer with currency conversion via HSBC Online Banking e.g., debiting Eligible Customer's HSBC MYR account for transfer to own/ 3<sup>rd</sup> party non-HSBC GBP account in UK; or</li> <li>(iii) Global Money Transfers ("GMT") e.g. debiting Eligible Customer's HSBC MYR account for transfer to own/3<sup>rd</sup> party non-HSBC USD account in US;</li> <li>(iv) Global Transfers with currency conversion via HSBC Online Banking e.g., debiting Eligible Customer's own HSBC MYR account for transfer to own/ 3<sup>rd</sup> party SGD account in HSBC Singapore.</li> </ul> <p>2. For transactions conducted through Eligible Multiple Channels, the Eligible Customer receives a multiplier of Campaign Entries based on the number of channels utilized. Eligible Multiplier Channels include the following:</p> <ul style="list-style-type: none"> <li>(i) Foreign exchange conversion between HSBC accounts</li> <li>(ii) Telegraphic Transfer</li> <li>(iii) Global Money Transfers</li> <li>(iv) Global Transfers</li> <li>(v) FX Rate Alert placement</li> </ul>	<p>10</p>

8. Examples on how Campaign Entries earned: -

**Illustration 1**

Eligible Customer transacted MYR 53,000 of foreign exchange conversion on the same calendar day between own accounts on HSBC Online Banking:

- Campaign Entries earned: 50 for MYR 53,000
- Multiplier Channel: 1 (Foreign exchange conversion between HSBC accounts)
- Total Campaign Entries earned: 50 x 1 = 50

### **Illustration 2**

Eligible Customer transacted a total of MYR 80,000 of foreign exchange conversion on the same calendar day through both Global Transfer and Telegraphic Transfer:

- Campaign Entries earned: 80 for MYR 80,000
- Multiplier Channel: 2 (Global Transfer and Telegraphic Transfer)
- Total Campaign Entries earned:  $80 \times 2 = 160$

### **Illustration 3**

Eligible Customer transacted a total of MYR 44,000 of foreign exchange conversion on the same calendar day through Telegraphic Transfer, Global Money Transfers and place FX Rate Alert:

- Campaign Entries earned: 40 for MYR 44,000
- Multiplier Channel: 3 (Telegraphic Transfer, Global Money Transfers & FX Rate Alert placement)
- Total Campaign Entries earned:  $40 \times 3 = 120$

9. The total allocation of Cash Reward for this Campaign is RM138,000.00, distributed as one (1) unit of RM1,500.00 Cash Reward per calendar day, throughout the Campaign Period (92 calendar days). The Reward is pooled together with the HSBC Amanah FX Cash Reward Campaign Q4 2025. HSBC Bank is the sole provider of the Reward under this Campaign.
10. For avoidance of doubt, each Eligible Customer stands to receive a maximum of one (1) unit of Cash Reward per calendar day, subject to the terms and conditions herein. However, there is no restriction on the number of Cash Rewards that can be won by the same Eligible Customer across different calendar days within the Campaign Period.
11. In respect of joint account/-i(s), only the primary account holder is eligible to receive the reward regardless of whether the transaction is performed by primary account holder or the co-account holder. For avoidance of doubt, a primary account holder is the first individual's name maintained in our system i.e., the first name that is indicated on the account statement.
12. The selection process for the Cash Reward is as follows:
  - a. Each Campaign Entry is assigned with a serial number in HSBC's randomizer system.
  - b. At the end of each campaign week, HSBC Bank and HSBC Amanah will pool together all Campaign Entries earned during that week under HSBC/HSBC Amanah FX Cash Reward Campaign Q4 2025 and perform a one (1) time randomization on the pooled Campaign Entries;
  - c. The Campaign Entries that are ranked first (1<sup>st</sup>) in the randomization will be shortlisted as the Potential Winner ("**Potential Winner**").
  - d. The Potential Winner(s) will receive an SMS within one (1) week after the end of the campaign week, at the mobile number maintained in HSBC's records, notifying them that they stand to receive the Cash Reward, subject to them answering a question via SMS correctly. The Potential Winner(s) must answer the question correctly by replying to the SMS within five (5) calendar days from the date of receipt of the SMS. An SMS will then be sent to the Potential Winner(s) to confirm the Cash Reward winners ("**Winner(s)**") together with the Cash Reward details.
  - e. The Potential Winner(s) who fail to answer the question via SMS correctly and/or do not reply to the SMS within five (5) calendar days from the date of receipt of the SMS will be disqualified from winning the Cash Reward.

- f. In the event HSBC has not selected a Winner due to non-compliance of clause 12(d) (including no mobile number maintained in HSBC's records), the next available entry from the respective randomization results will be selected as a Potential Winner, and the same process in clause 12(d) to (f) shall be repeated up to three (3) rounds, and thereafter the Cash Reward, if any, shall be forfeited.
13. The following terms and conditions apply to the Cash Reward:
- a. The Cash Reward is not transferable and/or exchangeable.
  - b. The Cash Reward will be credited on a weekly basis, within four (4) weeks after the end of each campaign week, into the Winner(s)' highest ranking Participating HSBC MYR Account/-i. A notification of such crediting will be sent to each Winner via SMS or be reflected in such account/-i's monthly statement after the Cash Reward has been credited. The ranking of the Participating HSBC account/-i(s) is in the following order: -
    - (i) EGA/-i;
    - (ii) CASA/-i.For avoidance of doubt, the Cash Reward will only be credited into a Participating HSBC Account/-i(s) with MYR account.
  - c. HSBC reserves the right to substitute the Cash Reward with any other item of similar value at any time with 3 days' prior notice.

#### **GENERAL TERMS & CONDITIONS**

14. HSBC reserves the right to amend the terms and conditions or cancel this Campaign, if necessary, with 3 days' prior notice.
15. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
- a. 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 4<sup>th</sup> day after its delivery.
16. 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 Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.
17. The below terms also applies:
- a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.
18. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
19. The Eligible Customers shall be responsible for any applicable taxes.
20. HSBC's decision on all matters relating to this Campaign shall be final and binding.