

## TERMS AND CONDITIONS

### HSBC FX Cashback Campaign Q2 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 April 2025 to 30 June 2025, both dates inclusive, as per Table 1 below.

**Table 1: Campaign Period**

Campaign Month	Campaign Period
1	01 April 2025 – 30 April 2025
2	01 May 2025 – 31 May 2025
3	01 June 2025 – 30 June 2025

#### 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. In respect of joint account/-i(s), only the primary account holder is eligible to participate in this Campaign and stands to receive the reward. 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.
6. No registration is required to participate in this Campaign.

#### CAMPAIGN MECHANICS

7. Eligible Customer(s) who perform foreign exchange (FX) conversions via Online Banking or Mobile Banking will be entitled to RM100 Cashback for every RM20,000 FX conversion, subject to the following conditions:

- i) Minimum transaction amount of RM20,000 (or equivalent amount in foreign currency) per FX conversion (“**Eligible FX transaction**”)
  - ii) Eligible Customers are entitled to receive a maximum of RM500 Cashback per customer per Campaign Month
  - iii) Total cashback allocation: RM50,000 per Campaign Month, awarded on a first-come, first-served basis. If the Cashback allocated for the Campaign Month is not fully utilized, the amount will be forfeited.
8. Eligible FX transactions for this Campaign:
- a. includes:**
- (i) transactions between customer’s MYR saving/current account/-i and Foreign Currency Savings Account/-i or Everyday Global Account/-i or vice versa between;
  - (ii) one Foreign Currency Savings Account/-i to different Foreign Currency Savings Account/-i;  
(cumulatively referred to as “**FX**”)
  - (iii) Telegraphic transfer (“**TT**”) e.g. debiting Eligible Customer’s HSBC MYR account for transfer to own/3rd party non-HSBC GBP account in UK;
  - (iv) 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;
  - (v) FX via HSBC Global Transfer (“**GT**”) e.g., debiting Eligible Customer’s own HSBC MYR account for transfer to own SGD account in HSBC Singapore;
  - (vi) FX via HSBC Global Transfers to Family and Friend (“**GTFF**”) e.g., debiting Eligible Customer’s own HSBC EGA GBP account for transfer to 3<sup>rd</sup> party SGD account in HSBC Singapore;
- b. excludes:**
- (i) Transfer to any local bank via instant transfer (DuitNow pay to account); and
  - (ii) InterBank GIRO.
9. Eligible Customers stand to receive Cashback as illustrated in Table 2 below, subject to the terms and conditions herein.

**Table 2:**

Illustration	Spend Criteria	Cashback (RM)
1	Eligible Customer completed a foreign currency conversion totalling RM 60,000 via Telegraphic Transfer (TT) in Month 1	$(RM60,000 / RM20,000) \times RM100 =$ <b>RM300</b>
2	Eligible Customer completed 6 foreign currency conversions totalling RM 120,000 via Global Money Transfers (GMT) in Month 1	$(RM120,000 / RM20,000) \times RM100 =$ <b>RM500 (capped at RM500 per customer per Campaign Month)</b>
3	Eligible Customer completed 7 foreign currency conversions totalling RM 150,000 via Telegraphic Transfer (TT) and Global Money Transfers (GMT) in Month 2	$(RM150,000 / RM20,000) \times RM100 =$ <b>RM500 (capped at RM500 per customer per Campaign Month)</b>

4	Eligible Customer completed 2 foreign currency conversions totalling RM50,000 via Global Transfer (GT) in Month 2	$(RM50,000 / RM20,000) \times RM100 =$ <b>RM200</b>
5	Eligible Customer completed a foreign currency conversion totalling RM18,000 via Global Transfer (GT) in Month 3	<b>Not Eligible</b> (Minimum of RM20,000 (or equivalent amount in foreign currency) required per transaction)

1.

10. HSBC Bank is the sole provider of the Cashback under this Campaign.

11. The following terms and conditions apply to the Cashback:

- a. The Cashback will be credited within eleven (11) weeks after each Campaign Month to the Eligible Customer(s) highest ranking Participating HSBC MYR Account/-i. A notification of such crediting will be sent to each Eligible Customer(s) via SMS or be reflected in such account/-i's monthly statement after the Cashback has been credited. The ranking of the Participating HSBC Account/-i(s) in the following order:
  - i. EGA/-i;
  - ii. CASA/-i,
 For avoidance of doubt, the Cashback will only be credited into a Participating HSBC Account/-i(s) with MYR account.
- b. HSBC reserves the right to substitute the Cashback with any other item of similar value at any time with 3 days' prior notice.

#### GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Campaign, if necessary, with 3 days' prior notice.

13. 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.

14. 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.

15. 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.

16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

17. The Eligible Customers shall be responsible for any applicable taxes.

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