

TERMS AND CONDITIONS

HSBC FX Customer Reward Campaign Q1 2026 ("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 January 2026 to 31 March 2026, both dates inclusive, as per Table 1 below.

Table 1: Campaign Period

Campaign Month	Campaign Period
1	01 January 2026 – 31 January 2026
2	01 February 2026 – 28 February 2026
3	01 March 2026 – 31 March 2026

PARTICIPATION & ELIGIBILITY

2. This Campaign is open to all individual HSBC customers who have the following sole 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**"); 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. Eligible Customer must earn Campaign Entries by fulfilling the Spend Criteria during the Campaign Period as illustrated in Table 2 below.

Table 2:

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

7. Examples on how Campaign Entries earned: -

Illustration 1

Eligible Customer transacted MYR 53,000 of foreign exchange conversion 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: $50 \times 1 = 50$

Illustration 2

Eligible Customer transacted a total of MYR 80,000 of foreign exchange conversion 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 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: $40 \times 3 = 120$

PRIZE AND WINNER SELECTION PROCESS AND CONDITIONS

8. A total of 30 units of iPhone 17 Pro (256GB) (“Prizes”) as set out in Table 3 will be given out during the Campaign Period. The Prizes to be given out are pooled together with the HSBC Amanah FX Customer Reward Campaign Q1 2026. HSBC Bank is the sole provider of the Prizes under this Campaign.

Table 3: Total Allocation of Prizes

Prize	Total units to be given under each Campaign Month	Total units to be given throughout the Campaign Period
iPhone 17 Pro (256GB)	10 units	30 units

9. For avoidance of doubt, each Eligible Customer stands to receive a maximum of one (1) unit of Prize throughout the Campaign Period, subject to the terms and conditions herein.
10. The selection process for the Prizes is as follows:
- Each Campaign Entry is assigned with a serial number in HSBC’s randomizer system.
 - Within nine (9) to eleven (11) weeks after the end of each Campaign Month, HSBC Bank and HSBC Amanah will pool together all Campaign Entries earned from the respective Campaign Month under HSBC/HSBC Amanah FX Customer Reward Campaign Q1 2026 and perform a one (1) time randomization on the pooled Campaign Entries;

- c. The Campaign Entries that are ranked first (1st) to tenth (10th) in each Campaign Month from the randomization result will be shortlisted as the Potential Winners (**“Potential Winner(s)”**).
 - d. The Potential Winner(s) will receive an SMS within twelve (12) to fifteen (15) weeks after the Campaign Month at the mobile number maintained in HSBC’s records, notifying them that they stand to receive the Prize, 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 Potential Winners (**“Winner(s)”**) together with the Prize 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 Prize.
 - f. The Potential Winner(s) must reply to the SMS using the same mobile number to which the SMS was sent. Only responses received from the exact mobile number maintained in HSBC’s records will be considered valid. Replies from any other mobile number will not be accepted and the Potential Winner(s) may be disqualified.
 - g. In the event HSBC has not selected a Winner due to non-compliance of clause 11(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 10(d) to (f) shall be repeated up to three (3) rounds, and thereafter the Prize, if any, shall be forfeited.
11. The following terms and conditions apply to the Prizes:
- a. The Prize is provided on an “As Is” basis.
 - b. The Prize is not transferable and cannot be exchanged for cash, credit or in kind.
 - c. The winners under this Campaign will be notified via SMS within twelve (12) to fifteen (15) weeks after the Campaign Month. The SMS(s) will be sent to the contact details of the Eligible Customer maintained in HSBC’s records.
 - d. In respect to joint accounts, only the primary account holder is eligible to participate in this Campaign and, if selected as a winner of the Prize according to clause 10 above, to receive the Prize. A primary account holder is the first individual’s name maintained in our system for joint accounts i.e. the first name that is indicated on the account statement.
 - e. HSBC reserves the right, at its sole discretion, to provide the Prize in any colour that is available.
 - f. The Prize will be couriered within twenty (20) weeks after each Campaign Month to the Eligible Customer’s address as maintained in HSBC’s records. HSBC will not entertain any request to deliver the Prize to an overseas or third-party address, a P.O. Box address and/or an address other than that maintained in HSBC’s record. During the call for delivery address confirmation, winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Prize on behalf of the said winner.
 - g. HSBC reserves the right to substitute the Prize with any other item of similar value at any time with 3 days prior notice.
 - h. HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Prize(s) received under this Campaign.
 - i. Any loss or damage to the Prize is passed on to the winner upon delivery of the Prize.
 - j. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prize.

- k. The Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- l. Apple is not a participant in or sponsor of this Campaign. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.
- m. The Prize fulfilment and delivery process will be managed by a third-party vendor appointed by HSBC. HSBC is not responsible for any delays, errors, loss or damage arising from the actions or omissions of the third-party vendor.

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 4th 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 and 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.