

TERMS & CONDITIONS
HSBC PREMIER HEALTHCARE PROMOTIONS & PRIVILEGES (“Promotion”)

PROMOTION PERIOD

1. 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**”).
2. “**Promotion Period**” runs from **13 August 2025 to 31 August 2026**, both dates inclusive.

ELIGIBILITY CRITERIA

3. This Promotion is open to all HSBC Premier Elite and HSBC Premier customers (“**Eligible Customer(s)**”).
4. For the purpose of this Promotion,
 - (i) all HSBC Premier customers must meet and maintain an average Total Relationship Balance (TRB) of at least RM300,000 at all times, to be eligible to enjoy the privileges stated in clause 7 items A and B below; and
 - (ii) to be eligible to enjoy Elite Exclusive Healthcare Privileges stated in clause 7 item C below, HSBC Premier customers must meet and maintain an average TRB of RM 3,000,000 at all times.

HSBC Premier customer who maintains an average TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.

5. Total Relationship Balance (TRB) includes any deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

Average TRB calculation is based on the average daily TRB of the calendar month. It is calculated based on the total sum of the end day TRB and divided by the number of days in the month.

6. The following categories of persons are not eligible to participate in this Promotion:
 - a. Non-individuals or corporate customers;
 - b. Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia;
 - c. Customers whose account(s) are delinquent within HSBC’s definition at any time during the Promotion Period; and
 - d. Individuals below the age of 18 years old.

PROMOTIONS & PRIVILEGES

7. Eligible Customer(s) who meet the eligibility criteria stated in clause 3 to 6 above are entitled to the following Promotions and/or Privileges at the participating hospital or healthcare:
 - A. Discounted health screening packages (applicable to selected packages)**
 - (a) 30% discount at Sunway Medical Centre Damansara

- (b) 20% discount at the following Sunway Medical Centres:
 - i. Sunway Medical Centre, Sunway City
 - ii. Sunway Medical Centre Velocity
 - iii. Sunway Medical Centre Penang
 - iv. Sunway Medical Centre Ipoh

B. Postnatal Care Privileges at Sunway Sanctuary (applicable for Deluxe and Executive Packages with a minimum 28-day stay)

- (a) 20% discount on regular postnatal care rates; AND
- (b) Complimentary Getha gifts (one (1) unit per Eligible Customer and subject to availability); AND
- (c) Complimentary 2 portions of Premium Birds' Nest;

C. Elite Exclusive Healthcare Privileges - Available for HSBC Premier Elite customers only

- (a) Complimentary Elite Signature health screening package; or
 - (b) Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite; or
 - (c) 35% discount on non-packaged services* under Sunway Home Healthcare which covers:
 - i. Doctor home visits
 - ii. Home physiotherapy
 - iii. Lab sample collection (for Sunway City Medical Centre only)
- *limited to Klang Valley only


(Collectively referred to as the "Participating Hospitals/Wellness Centres")

8. Eligible Customers must make payments to the Participating Hospital/Wellness Centre using any of the following HSBC cards to enjoy these Promotions and/or Privileges:
- (i) HSBC Premier Travel Card;
 - (ii) HSBC Premier World;
 - (iii) HSBC Amanah Premier World-i; or
 - (iv) HSBC Premier Debit Card or HSBC Amanah Premier Debit Card-i

PROMOTIONS & PRIVILEGES TERMS AND CONDITIONS

9. Below are packages offered by the respective Participating Hospital/Wellness Centre:


A. Discounted health screening packages


Participating Healthcare Facilities	Terms and Conditions
Sunway Medical Centre Damansara 	(i) 30% OFF on the following health screening packages: <ul style="list-style-type: none"> - General Essential - General Premier - Men Essential (Below 40 Years Old) - Men Premier (Above 40 Years Old) - Women Essential (Below 40 Years Old) - Women Premier (Above 40 Years Old) (ii) Eligible HSBC Premier / Premier Elite customers are required to consult with the Wellness / Health


	<p>Screening Centre personnel for advice and recommendations regarding the suitability of health screening packages.</p> <p>(iii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the above mentioned Wellness / Health Screening Centre should be directly between the Eligible HSBC Premier / Premier Elite customers and the Wellness / Health Screening Centre.</p> <p>(iv) Offers cannot be exchanged for cash or used in conjunction with any other promotions, offers, loyalty card or coupons.</p> <p>(v) The discount is only applicable to non-promotional items.</p> <p>(vi) The discount is not applicable to existing ongoing schemes and is only valid for self-pay customers.</p> <p>(vii) Eligible HSBC Premier / Premier Elite customers are required to schedule an appointment with the Wellness / Health Screening Centre at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.</p> <p>(viii) The discount will only be given if the total bill has been paid in full by the eligible customer before the eligible customer is discharged from or leaves the Merchant's hospital.</p> <p>(ix) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.</p> <p>(x) Package availability is subject to wellness doctor's consultant's advice.</p> <p>(xi) All bookings are subject to availability and the prevailing terms and conditions of the Wellness / Health Screening Centre's sole discretion without prior notice. In the event of any such modification, suspension, or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
Sunway City Medical Centre	<p>(i) 20% OFF on the following health screening packages - Wellness Screening (Classic, Basic & Wellness Premium)</p>

- Men's Health Screening (Comprehensive Male)
- Women's Health Screening (Vitality Female, Executive Female & Comprehensive Female)
- Geriatric Screening (Geriatric Male & Female Packages)
- Cardio Screening (Standard Cardio, Premium Cardio & Premium Plus Cardio)

- (ii) Eligible HSBC Premier / Premier Elite customers are required to consult with the Wellness / Health Screening Centre personnel for advice and recommendations regarding the suitability of health screening packages.
- (iii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the above mentioned Wellness / Health Screening Centre should be directly between the Eligible HSBC Premier / Premier Elite customers and the Wellness / Health Screening Centre.
- (iv) Offers cannot be exchanged for cash or used in conjunction with any other promotions, offers, loyalty card or coupons.
- (v) The discount is only applicable to non-promotional items.
- (vi) The discount is not applicable to existing ongoing schemes and is only valid for self-pay customers.
- (vii) Eligible HSBC Premier / Premier Elite customers are required to schedule an appointment with the Wellness / Health Screening Centre at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.
- (viii) The discount will only be given if the total bill has been paid in full by the eligible customer before the eligible customer is discharged from or leaves the Merchant's hospital.
- (ix) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.
- (x) Package availability is subject to wellness doctor's consultant's advice.


	<p>(xi) All bookings are subject to availability and the prevailing terms and conditions of the Wellness / Health Screening Centre's sole discretion without prior notice. In the event of any such modification, suspension, or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
<p>Sunway Medical Centre Velocity</p> 	<p>(i) 20% OFF on the following health screening packages</p> <ul style="list-style-type: none"> - Wellness Screening (Classic, Basic & Wellness Premium) - Men's Health Screening (Comprehensive Male) - Women's Health Screening (Vitality Female, Executive Female & Comprehensive Female) - Geriatric Screening (Geriatric Male & Female Packages) - Cardio Screening (Standard Cardio, Premium Cardio & Premium Plus Cardio) <p>(ii) Eligible HSBC Premier / Premier Elite customers are required to consult with the Wellness / Health Screening Centre personnel for advice and recommendations regarding the suitability of health screening packages.</p> <p>(iii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the above mentioned Wellness / Health Screening Centre should be directly between the Eligible HSBC Premier / Premier Elite customers and the Wellness / Health Screening Centre.</p> <p>(iv) Offers cannot be exchanged for cash or used in conjunction with any other promotions, offers, loyalty card or coupons.</p> <p>(v) The discount is only applicable to non-promotional items.</p> <p>(vi) The discount is not applicable to existing ongoing schemes and is only valid for self-pay customers.</p> <p>(vii) Eligible HSBC Premier / Premier Elite customers are required to schedule an appointment with the Wellness / Health Screening Centre at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.</p>

	<p>(viii) The discount will only be given if the total bill has been paid in full by the eligible customer before the eligible customer is discharged from or leaves the Merchant's hospital.</p> <p>(ix) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.</p> <p>(x) Package availability is subject to wellness doctor's consultant's advice.</p> <p>(xi) All bookings are subject to availability and the prevailing terms and conditions of the Wellness / Health Screening Centre's sole discretion without prior notice. In the event of any such modification, suspension, or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
<p>Sunway Medical Centre Penang</p> 	<p>(i) 20% OFF on the following health screening packages</p> <ul style="list-style-type: none"> - Basic - Executive (For Men & Women) - Premium (For Men & Women) <p>(ii) Eligible HSBC Premier / Premier Elite customers are required to consult with the Wellness / Health Screening Centre personnel for advice and recommendations regarding the suitability of health screening packages.</p> <p>(iii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the above mentioned Wellness / Health Screening Centre should be directly between the Eligible HSBC Premier / Premier Elite customers and the Wellness /Health Screening Centre.</p> <p>(iv) Offers cannot be exchanged for cash or used in conjunction with any other promotions, offers, loyalty card or coupons.</p> <p>(v) The discount is only applicable to non-promotional items.</p> <p>(vi) The discount is not applicable to existing ongoing schemes and is only valid for self-pay customers.</p>

	<p>(vii) Eligible HSBC Premier / Premier Elite customers are required to schedule an appointment with the Wellness / Health Screening Centre at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.</p> <p>(viii) The discount will only be given if the total bill has been paid in full by the eligible customer before the eligible customer is discharged from or leaves the Merchant's hospital.</p> <p>(ix) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.</p> <p>(x) Package availability is subject to wellness doctor's consultant's advice.</p> <p>(xi) All bookings are subject to availability and the prevailing terms and conditions of the Wellness / Health Screening Centre's sole discretion without prior notice. In the event of any such modification, suspension, or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
<p>Sunway Medical Centre Ipoh</p>  <p>SUNWAY MEDICAL CENTRE Ipoh</p>	<p>(i) 20% OFF on the following health screening packages</p> <ul style="list-style-type: none"> - Basic - Executive (For Men & Women) - Premium (For Men & Women) <p>(ii) Eligible HSBC Premier / Premier Elite customers are required to consult with the Wellness / Health Screening Centre personnel for advice and recommendations regarding the suitability of health screening packages.</p> <p>(iii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the above mentioned Wellness / Health Screening Centre should be directly between the Eligible HSBC Premier / Premier Elite customers and the Wellness / Health Screening Centre.</p> <p>(iv) Offers cannot be exchanged for cash or used in conjunction with any other promotions, offers, loyalty card or coupons.</p>

	<p>(v) The discount is only applicable to non-promotional items.</p> <p>(vi) The discount is not applicable to existing ongoing schemes and is only valid for self-pay customers.</p> <p>(vii) Eligible HSBC Premier / Premier Elite customers are required to schedule an appointment with the Wellness / Health Screening Centre at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.</p> <p>(viii) The discount will only be given if the total bill has been paid in full by the eligible customer before the eligible customer is discharged from or leaves the Merchant's hospital.</p> <p>(ix) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.</p> <p>(x) Package availability is subject to wellness doctor's consultant's advice.</p> <p>(xi) All bookings are subject to availability and the prevailing terms and conditions of the Wellness / Health Screening Centre's sole discretion without prior notice. In the event of any such modification, suspension, or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
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B. Postnatal Care Privileges at Sunway Sanctuary

Participating Facility	Terms and Conditions
<p>Sunway Sanctuary</p> 	<p>(i) Eligible Customer will get:</p> <p>(a) 20% OFF on regular postnatal care rates</p> <p>(b) 1 unit of Complimentary Getha Gift</p> <p>(c) Complimentary 2 portions of Premium Birds' Nest</p> <p>(ii) The 20% Off is only applicable to Deluxe and Executive Packages with a minimum 28-day stay.</p> <p>(iii) Prior booking with Estimated Due Date (EDD) is required.</p> <p>(iv) A non-refundable deposit of RM5,000 is required to secure the booking.</p>

	<p>(v) Complimentary Getha gift is subject to availability and may vary at the discretion of the Postnatal Care Centre.</p> <p>(vi) Prices are subject to 8% Sales and Service Tax (SST). Non-Malaysian guests will be subject to additional RM10 Tourism Tax per room, per night.</p> <p>(vii) This promotion is non-refundable and not exchangeable for cash or other offers.</p> <p>(viii) Not valid in conjunction with other Sunway Sanctuary promotions, discounts or vouchers.</p> <p>(ix) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Sanctuary should directly be between HSBC Premier Elite customers and Sunway Sanctuary.</p> <p>(x) All bookings are subject to availability and prevailing terms and conditions of Sunway Sanctuary, and may be modified, suspended, or withdrawn at Sunway Sanctuary's sole discretion without prior notice. In the event of any such modification, suspension or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p> <p>(xi) For reservations and enquiries, Eligible Customer shall contact: WhatsApp: +6019 243 7660 Email: tanwn@sunway.com.my</p>
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C. Elite Exclusive Healthcare Privileges

(i) Complimentary Premium Health Screening

10. HSBC Premier Elite customer(s) are entitled to redeem one (1) unit of complimentary Elite Signature health screening package under the Elite Exclusive Healthcare Privileges, on a one-time basis only.
11. The health screening package varies according to the respective participating Sunway Medical Centre as below:

<i>Elite Signature Package</i> List of Tests	Sunway City Medical Centre	Sunway Medical Damansara, Sunway Medical Centre Velocity, Sunway Medical Centre Penang, Sunway Medical Centre Ipoh
Clinical Examination & Consultation by Health Screening Doctor	✓	✓
Weight, Height, Body Mass Index (BMI)	✓	✓
Vision Test	✓	✓
Blood Pressure Screening	✓	✓
Resting ECG	✓	✓
Blood Investigation		
- Full Blood Count	✓	✓
- Kidney Function Profile	✓	✓
- Liver Function Profile	✓	✓
- Lipid Profile	✓	✓
- Hepatitis A Antibody	✓	✓
- Hepatitis B Screening	✓	✓
- Hepatitis C Antibody	✓	✓
- Thyroid Stimulating Hormone (TSH)	✓	✓
- HbA1c (Average blood sugar level over 3 months)	✓	✓
- Fasting blood sugar	✓	✓
- H. Pylori		✓
- Faecal Occult Blood	✓	
Urine FEME	✓	✓
Chest X-ray	✓	✓
Ankle Brachial Index (ABI)	✓	
Pulmonary Function Test (PFT)		✓
Diet Counselling		✓
Ultrasound of Abdomen & Pelvis	✓	✓
Consultation & Report	✓	✓
Complimentary Refreshment	✓	✓


12. HSBC Premier Elite customer(s) are entitled to choose their preferred participating Sunway Medical Centre for the health screening.

13. To redeem the complimentary health screening, HSBC Premier Elite customers must make the booking via priority Premier Elite Assistance at +603-8321-8800 or 1-300-88-0988.

14. Bookings must be made at least 3 working days in advance.


(ii) Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite

15. HSBC Premier Elite customers are entitled to a **Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite**, subject to the terms and conditions below:

Participating Facility	Terms and Conditions
<p>Sunway Sanctuary</p>  <p>The logo for Sunway Sanctuary, featuring a stylized blue and green circular emblem to the left of the text 'SUNWAY sanctuary' in red and blue, with 'SUNWAY CITY KUALA LUMPUR' in smaller blue text below.</p>	<ul style="list-style-type: none"> (i) Promotion applies to booking that consist of minimum 3 consecutive nights in a single transaction. (ii) Promotion is only valid for booking for the Signature One Suite. (iii) Maximum 2 guests per room and at least one (1) guest must be aged 55 and above. (iv) Promotion is not applicable on Christmas Eve and New Year's Eve. (v) The complimentary third night stay is not exchangeable for cash or any items. (vi) Any payment is non-refundable and not exchangeable for cash or other compensation. (vii) Not valid with other Sunway Sanctuary promotions, discounts or vouchers. (viii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Sanctuary should directly be between HSBC Premier Elite customers and Sunway Sanctuary. (ix) All bookings are subject to availability and prevailing terms and conditions of Sunway Sanctuary, and may be modified, suspended, or withdrawn at Sunway Sanctuary's sole discretion without prior notice. In the event of ay such modification, suspension or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days. (x) Prices are subject to 8% Sales and Service Tax (SST). Non-Malaysian guests will be subject to additional RM10 Tourism Tax per room, per night.

	<p>(xi) For reservations and enquiries, Eligible Customer shall contact:</p> <p>WhatsApp: +6016 212 1745 Email: bobbyykb@sunway.com.my</p>
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(i) 35% discount on non-packaged services under Sunway Home Healthcare

Participating Facility	Terms and Conditions
<p>Sunway Home Healthcare</p> 	<p>(i) 35% discount on non-packaged services which covers:</p> <ul style="list-style-type: none"> - Doctor home visits - Home physiotherapy - Lab sample collection (for Sunway City Medical Centre only) <p>(ii) Eligible HSBC Premier Elite customers must contact HSBC's Elite Assistance to make a booking for the Sunway Home Healthcare service. Eligible HSBC Premier Elite customers who do not go through this process will not be eligible to enjoy this offer. In a case of walk-in enquiries, Sunway Home Healthcare must inform the Eligible HSBC Premier Elite customer on the process to make a booking for this service and inform customer to contact the Elite Assistance at +603-8321-8800 or 1-300-88-0988.</p> <p>(iii) All payments are to be made via bank transfer only. Sunway Home Healthcare will confirm availability (or suggest an alternative) of the preferred service date, within 2 working days. Once customer agrees on the date, the customer must complete the bank transfer payment to secure the booking.</p> <p>(iv) Services under this Promotion is available within the Klang Valley only. Mileage up to 20 kilometers(KM) from Sunway City Medical Centre is complimentary. For locations beyond 20KM radius, there will be charge of RM3/KM, up until a maximum of within a 30 KM radius from Sunway City Medical Centre.</p> <p>(v) Lab sample collection service is designed for patients who are required to return to the hospital for doctor-ordered blood tests. Sunway Home Healthcare offers home sample collection to</p>

	<p>minimize hospital visits and waiting times. Samples are typically collected a few days prior to the consultation, depending on the types of tests requested by the attending doctor.</p> <p>(vi) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Sanctuary should directly be between HSBC Premier Elite customers and Sunway Sanctuary.</p> <p>(vii) All bookings are subject to availability and prevailing terms and conditions of Sunway Sanctuary, and may be modified, suspended, or withdrawn at Sunway Sanctuary's sole discretion without prior notice. In the event of any such modification, suspension or withdrawal of the offers, HSBC shall be notified in writing within fourteen (14) days.</p>
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ADDITIONAL TERMS AND CONDITIONS

16. The Eligible Customers may be asked to verify the identity as Eligible Customers by presenting the Eligible Customer's HSBC/HSBC Amanah Premier Credit/Debit Card/-i.
17. The Promotions and/or Privileges, including the complementary gifts to be given out are not transferable and non-exchangeable for cash, credit or any other benefit in kind and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programs, discount cards or vouchers, unless stated otherwise.
18. The packages and services offered under this Promotion are subject to the terms and conditions herein, and the terms and conditions by the respective Participating Hospitals/Wellness Centres which may be varied from time to time by the Participating Hospitals/ Wellness Centres. HSBC is not an agent of the Participating Hospitals/Wellness Centres and makes no representation of to the quality of goods and/or services provided. Any dispute on the goods and/or services are to be resolved directly with the respective Participating Hospitals/Wellness Centres

GENERAL TERMS AND CONDITIONS

19. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice. For the avoidance of doubt, cancellation by HSBC of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation.

20. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
21. 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 this Promotion.
22. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
- a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer(s)' composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
23. 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.
24. The below terms also apply:
- (i) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my; and www.hsbcamanah.com.my;
 - (ii) HSBC's Notice Relating to the Personal Data Protection Act 2010;
25. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
26. The Eligible Customer(s) shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.