

Amended Terms and Conditions
HSBC Premier Welcome Reward Promotion Q2 2026 ("Promotion")

1. This Promotion is organised by 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".

PROMOTION PERIOD

2. "Promotion Period" runs from 1 April 2026 to 30 June 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to New-to-Bank customers and Existing-to-Bank (non-Premier) customers who apply a sole / joint HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i ("EGA/-i") ("Participating Accounts") within the Promotion Period ("Eligible Customers").
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - (i) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia;
 - (ii) Existing HSBC Premier or Premier Elite Customers (except those who hold only HSBC Credit Card/-i);
 - (iii) Customer who has closed any HSBC Premier account within the past twelve (12) months from the date of application.
5. Eligible Customer(s) whose Premier status is inactive and/or any HSBC account(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the reward will not be eligible to receive any reward under this promotion.

PROMOTION MECHANICS

6. The Eligible Customers must meet the Participation Criteria as set out in Table 1 below throughout the Promotion Period, to be eligible for one (1) unit of the Welcome Reward on a first come first served basis.

Table 1: Participation Criteria

Participation Criteria	Welcome Reward
A. New-to-Bank (NTB) Premier Customer who successfully opened the Participating Account (i) fulfil and maintain the TRB of at least RM300,000; AND (ii) open HSBC Bank and HSBC Amanah Unit Trust Investment Accounts under the same name(s) as Participating Account; AND (iii) complete Risk Profile Questionnaire (RPQ)	RM 1,000 worth of AHAM Aiiman Money Market Fund units.

Note: Where the Participating Account is held under joint name(s), all joint account holder(s) must complete the RPO.	
<p>B. Existing-to-Bank (ETB) who upgrade to Premier and successfully opened the Participating Account must</p> <p>(i) place and maintain a minimum of RM300,000 Fresh Funds from the date of customer being upgraded as Premier; AND</p> <p>(ii) open HSBC Bank and HSBC Amanah Unit Trust Investment Accounts under the same name(s) as Participating Account ; AND</p> <p>(iii) complete Risk Profile Questionnaire (RPO)</p> <p>Note: Where the Participating Account is held under joint name(s), all joint account holder(s) must complete the RPO.</p>	

Note:-

- a. Total Relationship Balance (TRB) requirement:
 - (i) Premier customers must maintain a TRB of at least RM300,000 throughout the Promotion Period for each successfully opened sole and joint Participating Account.
 - (ii) 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 Bond/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.
- b. TRB baseline for ETB customers:
 - (i) For existing customer who are participating in this Promotion, the TRB baseline will be based on the month end balance as of 31 March 2026.
 - (ii) Any increase in TRB between 1 April 2026 and 30 June 2026 will be considered as Fresh Funds for this Promotion.
- c. "Fresh Funds" means moneys or funds transferred, credited, or paid into any deposit, investment, and bancassurance accounts of the Eligible Customer from other bank(s) and/or financial institution(s). Funds transferred from any existing HSBC deposit, home loan, investment and bancassurance accounts are not considered as Fresh Funds.

7. Below are the illustrations of Welcome Reward eligibility and fulfilment:

Illustration 1: NTB Premier customers who participate in the Promotion

	Scenario 1	Scenario 2
Open Participating Account and Place Fund	RM300,000 in Time Deposit-i on 15 April 2026	RM300,000 in Time Deposit on 4 May 2026
Open Investment Account under same name(s) as Participating Account	15 April 2026	4 April 2026
Complete Risk Profile Questionnaire (RPO)	16 April 2026	No

Welcome Reward	RM 1,000 worth of AHAM Aiman Money Market Fund units.	Not Eligible. Customer does not complete the RPQ.
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Illustration 2: ETB Premier customers who participate in the Promotion.

	Scenario 1	Scenario 2
Existing TRB	RM100,000 as of 31 March 2026	RM200,000 as of 31 March 2026
Upgrade to HSBC Premier	Upgrade to Premier on 30 April 2026 and bring in RM300,000 fresh fund	Upgrade to Premier on 30 April 2026 and bring in RM100,000 fresh fund
Open Investment Account under the same name(s) as Participating Account	30 April 2026	30 April 2026
Complete Risk Profile Questionnaire (RPQ)	30 April 2026	30 April 2026
Welcome Reward	RM 1,000 worth of AHAM Aiman Money Market Fund units.	Not Eligible. Customer does not meet the min RM300,000 fresh fund criteria

Illustration 3: NTB Premier customers who open Sole and Joint Participating Accounts

Customer/Relationship	Participation Criteria	Eligible for Welcome Reward
Customer A opens a sole name account	<ul style="list-style-type: none"> i) Open a Participating Account under Customer A's sole name; and ii) Maintain a minimum TRB of RM300,000 under Customer's A sole relationship; and iii) Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same name; and iv) Complete the RPQ 	Eligible. RM 1,000 worth of AHAM Aiman Money Market Fund units to be credited into Customer A's sole name Investment Account.
Customer B opens a sole name account	<ul style="list-style-type: none"> i) Open a Participating Account under Customer B's sole name; and ii) Maintain a minimum TRB of RM100,000 under Customer's B sole relationship; and iii) Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same name; and iv) Complete the RPQ 	Not Eligible. Customer B does not meet minimum TRB requirement.
Customer A+B opens a joint name account	<ul style="list-style-type: none"> i) Open a Participating Account under the joint names of 	Eligible. RM 1,000 worth of AHAM Aiman Money

	Customer A and Customer B; and ii) Maintain a minimum TRB of RM300,000 under the joint relationship; and iii) Open HSBC Bank and HSBC Amanah Unit Trust Investment Account(s) under the same joint name; and iv) Customer A and Customer B must individually complete the RPQ	Market Fund units to be credited into Joint Investment Account.
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Note: Welcome Reward eligibility is assessed based on the TRB held within each individual relationship (whether sole or joint). TRB must be maintained separately for each sole and each joint relationship and cannot be combined, aggregated, split, or shared across different relationships to meet the Premier eligibility criteria.

PROMOTION REWARDS

8. The winner of the Welcome Reward will be notified via SMS within eight (8) to twelve (12) weeks after the end of the Promotion Period.
9. Upon successful crediting of the AHAM Aiiiman Money Market Fund (the "Fund") into the customer's HSBC Amanah Unit Trust Investment Account, the customer may choose to hold or submit a redemption request at any time thereafter. All transactions thereafter shall be processed in accordance with the Bank's prevailing unit trust procedures and applicable terms and conditions.
10. The total allocation of the Welcome Rewards to be given out under this Promotion is capped at 1,500 units, to be given out on a first come first served basis.
11. The units of Welcome Reward to be given out are pooled together with the "HSBC Amanah Premier Welcome Reward Promotion Q2 2026". HSBC Bank is the sole provider for all Rewards in this Promotion.
12. Each Eligible Customer who meets the Participation Criteria is entitled to receive one (1) unit of Welcome Reward for each eligible sole and joint relationship under this Promotion. For avoidance of doubt, where a Participating Account is held under joint name(s), only one (1) unit of Welcome Reward shall be awarded to such Participating Account.

GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
14. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a) electronic means;
 - b) press advertisements;
 - c) notice in the Eligible Cardholder's account statement(s) or 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.

15. 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, this terms shall prevail in relation to this Promotion.

16. 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;
- c) HSBC Rewards & HSBC Premier World Rewards Programme; and
- d) Specific Terms & Conditions governing Unit Trust which is available at <https://www.hsbc.com.my/investments/products/unit-trust/>.

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

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

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