TERMS & CONDITIONS

HSBC New to Bank Premier Bukit Bintang Branch Launch Promotion Q4 2026 *("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 as "**HSBC**").

2. "**Promotion Period**" runs from 2 November 2026 to 31 December 2026, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to New to Bank customers who join HSBC Bank/ HSBC Amanah Premier during the Promotion Period at HSBC Bukit Bintang branch

   and open a HSBC Bank/ HSBC Amanah Premier Account/-i ("**Premier Account/-i**") or Premier Everyday Global Account/-i (**"EGA/-i"**).

   ("**Eligible Customers**")

4. The following categories of persons are **not eligible** to participate in this Promotion:
   (a) HSBC customers who have any banking facilities in arrears or are delinquent according to HSBC's definition;
   (b) Non-individual or corporate customers; and
   (c) Customers who were previously HSBC Bank/ HSBC Amanah Premier customers and have been downgraded or have closed their account in the twelve (12) months preceding the commencement date of this Promotion.

5. Eligible Customers whose Current Account/-i or Savings Account-i ("**CASA/-i"**) is delinquent, dormant/inactive, invalid, suspended or closed/cancelled throughout the Promotion Period or during the fulfilment of the Time/Term Deposit/-i (**"TD/-i"**) placement will not be entitled to participate in this Promotion.

6. In the event the Eligible Customers fail to meet the Participation Criteria until the maturity of TD/-i, HSBC reserves the right to uplift the existing Promotional Rate TD/-i placement and subsequently place new TD/-i at the prevailing 6 months tenure board rate. Backdating of TD/-i to the original placement date is not allowed – see illustration below.

   Example: Eligible Customer made the Promotional Rate TD/-i placement under this Promotion on 6 November 2026. However, Eligible Customer failed to meet the Participating Criteria for HSBC Premier Customer on 1 December 2026. The Promotional Rate TD/-i placement will be uplifted and subsequently new TD/-i will be placed on 1 December 2026 at the prevailing board rate. Backdating of TD/-i for the interest/ profit from 6 November 2026 to 1 December 2026 is not allowed.

PARTICIPATION & PROMOTION MECHANICS

7. To be eligible for the TD/-i promotional rate ("**Promotional Rate**") stipulated in Table A below throughout the Promotion Period, Eligible Customers must satisfy all of the following prior to the TD/-i placement:
   (a) Meet the minimum Total Relationship Balance (**"TRB"**) of RM 300,000; and
   (b) Make an investment with HSBC in an eligible investment product, which includes:
      (i) Money Market Funds (MMFs)/ Shariah-Compliant Islamic MMFs
      (ii) Unit Trusts (UTs)/ Shariah-Compliant UTs
      (iii) Bonds/ Sukuk
      (iv) Structured Investment/-i
      (v) Dual Currency Investment/-i; and
      (vi) Bancassurance/ Banca-Takaful products.

   The minimum investment amount is subject to the requirement of the selected product.

   (**"Participation Criteria"**)

   TRB includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits, Term Deposit-i, and/or Investments in Unit Trust funds/Shariah-compliant Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bond/ Sukuk, and/or Cash value from Bancassurance/ Banca-Takaful products with investment-linked and savings components.

8. Upon meeting the Participation Criteria, Eligible Customers must comply with the following conditions to enjoy the Promotional Rate:
   (a) Perform TD/-i placement with New Funds at HSBC Bukit Bintang branch;
   (b) TD/-i placement must be completed within the Promotion Period;
   (c) The minimum single placement amount is RM50,000; and
   (d) The maximum TD/-i placement limit for each customer is as illustrated in Table A below

   (**"Placement Conditions"**).

Table A

Currency	TD/-i Tenure	Promotional Rate	Maximum TD/-i placement for each Eligible Customer
Malaysian Ringgit (MYR)	Six (6) months	4.38% p.a.[1]	MYR 300,000

[1]Annual effective rate for 6 months TD/-i rate 4.38% p.a. is 3.19% p.a. with current board rate of 2.00% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 12 October 2026. The MYR TD/-i board rates are subject to change from time to time with prior notice.

9. For the avoidance of doubt, the TRB and investment requirements under the Participation Criteria, together with the TD/-i placement(s) for this Promotion must be made under the same Premier account relationship.

   Example 1: If an Eligible Customer makes a TD/-i placement under his/her sole HSBC Premier Account relationship, he/she must meet the minimum TRB of RM 300,000 and have an active

investment under that same sole HSBC Premier relationship in order to enjoy the Promotional Rate.

Example 2: If an Eligible Customer makes a TD/ -i placement under his/her joint HSBC Premier Account relationship, he/she must meet the minimum TRB of RM 300,000 and have an active investment under that same joint HSBC Premier relationship in order to enjoy the Promotional Rate.

10. All TD/-i placements under this Promotion must be made with "New Funds".
    "New Funds" means monies that:
    (a) are transferred from any other bank(s) and/or financial institution(s) to the Eligible Customer's Premier Account/-i or EGA/-i account;
    (b) are transferred by any means, including but not limited to cash deposits, Interbank GIRO transfers, instant fund transfers, DuitNow transfers between banks and collection and payment of cheques drawn on such other bank(s); and
    (c) have been held in that account for not more than seven (7) Business Days before the TD/-i placement is made.

    "Business Day" means Monday to Friday, excluding bank holidays and public holidays in Malaysia.

    For avoidance of doubt, funds transferred from any existing HSBC CASA/-i or TD/-i or foreign currency account(s)/-i or in the form of HSBC cheques, cashier's orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

11. For avoidance of doubt, each Eligible Customer is allowed to make multiple placements according to the minimum amount for each single placement stated in Clause 8(c) and subject to the maximum TD/-i placement limit per customers, the total TD/-i capping for this Promotion and other terms and conditions herein.

12. The total TD/-i placements capping amount for this Promotion is RM 5 million ("**Total TD/-i capping**"). HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.

13. The Promotional Rate is only applicable for the initial placement of the TD/-i and valid for one (1) cycle of six (6) months. Upon maturity, the TD/-i placement will be automatically renewed for six (6) months tenure at HSBC's prevailing TD/-i board rate with the interest/ profit added to the principal amount or credited into the Eligible Customer's CASA/-i upon maturity.

14. No interest/ profit shall be payable in the event the TD/-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.

15. TD/-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility, financing or any other purpose.

GENERAL TERMS & CONDITIONS

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

17. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
    a. 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.

18. 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.

19. The below terms also apply:
    i. HSBC Bank and HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC Bank/ HSBC Amanah Premier and HSBC Bank/ HSBC Amanah Advance, and Specific Terms & Conditions for Wealth and Personal Banking are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
    ii. HSBC's Notice Relating to the Personal Data Protection Act 2010.

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

21. The Eligible Customer(s) shall be responsible for any applicable taxes.

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