

TERMS & CONDITIONS
HSBC Premier Referral Program 2026 ("Program")

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").

PROGRAM PERIOD

1. "Program Period" as set out in Table 1 below:
 - a) "Referral Period" runs from 1 January 2026 to 31 December 2026, both dates inclusive for Eligible Customer (as defined in clause 2) to refer a Potential Customer (as defined in Clause 4) to HSBC Premier in accordance with the terms and conditions herein; and
 - b) "Successful Referral Period" runs from 1 January 2026 to 31 January 2027, both dates inclusive where a Potential Customer has successfully opened the following Participating Account(s) in accordance with the Successful Referral Criteria as set out in Table 2 below:
 - (i) HSBC Premier account/-i; or
 - (ii) HSBC Premier Everyday Global Account/-i ("EGA/-i")

(collectively as "Participating Account(s)").

Table 1: Program Period

	Referral Period	Successful Referral Period
Phase 1	1 January 2026 to 31 March 2026	1 January 2026 to 30 April 2026
Phase 2	1 April 2026 to 30 June 2026	1 April 2026 to 31 July 2026
Phase 3	1 July 2026 to 30 September 2026	1 July 2026 to 31 October 2026
Phase 4	1 October 2026 to 31 December 2026	1 October 2026 to 31 January 2027

PARTICIPATION & ELIGIBILITY

2. This Program is open to all existing HSBC Premier customers ("Eligible Customer(s)"):
 - (i) who hold HSBC Premier current or savings MYR account/-i or Home Smart/-i; and
 - (ii) introduce Potential Customer(s) to open a Participating Account during the Referral Period.
3. Eligible Customer(s) whose accounts with HSBC are not activated and/or delinquent, downgraded, closed, invalid/inactive, dormant, suspended or cancelled during the Program Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Program.

4. “**Potential Customer(s)**” refers to individual(s) who are interested in and successfully opened a Participating Account upon referral by the Eligible Customer during the Referral Period, subject to the following criteria:
- (i) New-to-Bank (NTB) customers who do not hold any existing HSBC products; or
 - (ii) Existing-to-Bank (ETB) customers who only hold HSBC credit card(s) issued by HSBC in Malaysia
5. The following categories of persons are **not eligible** to participate in this Program:
- (i) Permanent and/or contract employee of HSBC (including their subsidiaries and related companies) or their immediate family members (spouse, children, parents, brothers and sisters); or
 - (ii) Non-individuals or corporate HSBC customer; or
 - (iii) Individual whose occupation is an agent or attached to a firm/company/agency who is responsible for generating leads and/or initiates contacts with many individuals or prospects (both individuals and prospects are referred to as “Prospects”) in order to provide new business Prospects details (such as name and contact information etc.) to HSBC for the purpose of conducting sales activities by HSBC or HSBC officer; or
 - (iv) Customer who has closed any HSBC account within the past twelve (12) months from the date of application; or
 - (v) Eligible Customer who participates by opening a joint account with a Potential Customer; or
 - (vi) Individuals below eighteen (18) years of age.

PROGRAM MECHANICS

6. During the Referral Period:-
- a) Each Eligible Customer must submit the Online Premier Referral Program Registration Form (“**Referral Form**”) with complete information at <https://hsbc.com.my/premglm> (for HSBC Bank);
 - b) The Potential Customers has been advised accordingly and given consent to disclose his/her name and contact details to HSBC and has no objection to HSBC contacting him/her for the purpose of this Program;
 - c) Eligible Customers consent for HSBC to disclose his/her details to the Potential Customer as the source of referral.
7. A referral is deemed successful when a Potential Customer has successfully opened a Participating Account and fulfilled either one of the criteria as set out in Table 2 below within the corresponding Successful Referral Period as set out in Table1.
8. HSBC reserves the right to reject any account opening application by the Potential Customer(s) and need not furnish a reason for such rejection to the Eligible Customer and/or the Potential Customer(s).
9. Eligible Customer stands to receive Cashback as illustrated in Table 2 below, on a first come first served basis and subject to the terms and conditions herein.

Table 2: Successful Referral Criteria

Category	Criteria Fulfilled by Potential Customer	Cashback Received by Eligible Customer for each Successful Referral (RM)			
		Phase 1	Phase 2	Phase 3	Phase 4
A	Maintain a minimum total relationship balance* ("TRB") of RM300,000.00 to RM 2,999,999.99 during the Successful Referral Period.	1288 per successful referral	1200 per successful referral	1200 per successful referral	1200 per successful referral
B	Maintain a minimum TRB of RM3,000,000.00 and above during the Successful Referral Period.	3000 per successful referral	3000 per successful referral	3000 per successful referral	3000 per successful referral

*TRB denotes products of any combination of deposits and/or wealth management products through HSBC Bank and/or HSBC Amanah such as Deposits in Current Account/-i, Savings Account/-i, Time Deposits, Term Deposits-i, and/or Investments in Unit Trust funds/Shariah-compliant Unit Trust funds, Structured Investments/-i, Dual Currency Investments/-i and/or bond/sukuk, Cash value from Family Takaful/Life Insurance products with investment-linked and savings components. If the average monthly TRB drops below MYR300,000, a monthly fee of MYR150 (subject to applicable tax, if any) is payable for the Participating Accounts.

10. Each Eligible Customer is entitled to receive up to maximum of 6 units of Cashback for 6 Successful Referrals, from either category A or B under each phase of the Program Period. For avoidance of doubt, each Eligible Customer is entitled to receive 1 unit of Cashback for each Successful Referral made via a joint Participating Account, regardless of the number of joint accountholders.
11. Scenario where Eligible Customer will not be rewarded:

An Eligible Customer submits the Referral Form to HSBC and shares a Potential Customer detail on 8 April 2026. The Potential Customer successfully opens a Premier account/-i on 14 April 2026. However, if the Potential Customer only meets the minimum TRB of RM300,000 on 1 August 2026, the Eligible Customer will NOT be entitled for the Cashback as the Potential Customer who was referred during Phase 2 Referral Period does not meet the Successful Referral Criteria within the Phase 2 Successful Referral Period.

12. In the event HSBC receives Referral Forms from more than one Eligible Customer for the same Potential Customer, only the earliest Referral Form submitted will be taken into consideration in determining whether a Successful Referral has been made.
13. The Cashback will be credited to the Eligible Customer's account within 45 working days after the end of each Phase of the Successful Referral Period to the account in the hierarchy as illustrated in Table 3 below:

Table 3: Account hierarchy for crediting of Cashback

Hierarchy level (from top to bottom)	
1. Sole Premier Account/-i	If an Eligible Customer has more than one account, Cashback will be credited to the highest account type.
2. Joint Premier Account/-i	
3. Sole Premier Everyday Global Account/-i	
4. Joint Premier Everyday Global Account/-i	
5. Premier Home Smart Account/-i	

14. The Eligible Customer will receive a notification via SMS to the mobile number maintained in HSBC's records upon crediting of the Cashback into their account. The Cashback credited will also reflect in the Eligible Customer's account statement that follows after the date of crediting of Cashback.
15. HSBC Bank is the sole provider for all Cashback under this Program. The maximum allocation of Cashback for this Program is up to RM3,000,000, which is pooled together with the HSBC Amanah Premier Referral Program 2026.
16. The following terms and conditions for Cashback shall apply:
 - a) HSBC will not entertain any request from an Eligible Customer or any other person to fulfil the Cashback to third party other than the Eligible Customer; and
 - b) HSBC reserves the right to substitute the Cashback with any item of similar value at any time with 3 days' prior notice.
17. By participating in this Program, the Eligible Customer hereby agrees to the following:
 - a) That his/her role is only to introduce the Potential Customer(s) to HSBC;
 - b) That he/she must exercise the skill and care appropriate to that of a prudent person when referring the Potential Customer(s) to HSBC;
 - c) That he/she will be responsible to ensure accuracy of all information submitted to HSBC in relation to or for the purposes of this Program;
 - d) To ensure confidentiality of the Potential Customers' Participating Account opening application, HSBC will not disclose the status of the application to the Eligible Customers and any third parties; and
 - e) HSBC contacting him/her regarding any information in the Referral Form and/or regarding this Program via any mode of communication specified under clause 19.
18. The Eligible Customer is not the agent/representative of HSBC. The Eligible Customer is not authorized to and shall not:
 - a) At any time conduct any sales process for himself/herself or on behalf of HSBC or other financial institution to the Potential Customer(s);

- b) Enter into any commitment or contract on behalf of HSBC;
- c) Make any representation or offer, or to give any assurances, on behalf of HSBC to the Potential Customer(s);
- d) Incur any liabilities, sign any documents and/or receive any monies on behalf of HSBC;
- e) Refer to HSBC in any document or advertisement without HSBC's specific written consent;
- f) Expressly offer products at rates or on terms other than those advised or published from time to time by HSBC;
- g) Expressly or by implication do or say anything that leads or might lead any person to conclude that the Eligible Customer acts in any capacity other than an independent entity; and
- h) Provide any form of advice to the Potential Customer(s) as to the features of any of HSBC products which may directly or indirectly influence the decision of the Potential Customer(s).

GENERAL TERMS & CONDITIONS

- 19. HSBC reserves the right to amend the terms and conditions or cancel this Program if necessary, with 3 days' prior notice.
- 20. HSBC may communicate to the Eligible Customer(s) in relation to this Program via:
 - a) electronic means;
 - b) press advertisements;
 - c) notice in the Eligible Customer(s)' credit card statement(s) or composite statement(s);
 - d) display at its business premises; or
 - e) notice on HSBC website(s),such notices shall be deemed to be effective on and from the 4th day after its delivery.
- 21. 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 to in this Program. In the event of inconsistency, these terms shall prevail in relation to this Program.
- 22. The below terms also apply:
 - 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 and HSBC Amanah Cardholder Agreements; and
 - c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
 - d) HSBC Home Smart/i Terms and Conditions
- 23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
- 24. The Eligible Customer shall be responsible for any applicable taxes.
- 25. HSBC decisions on all matters relating to this Program shall be final and binding.