



Notification of Amendment to the **Terms of the Additional Deferment 2 (“Additional Deferment 2.2”) for HSBC Fusion (Retail Business Banking)**

Area of Change	Original (Additional Deferment 2.2)	Revised (Additional Deferment 2.2)
<p>Added new eligibility requirements for financing approved on or before 30 June 2021.</p>	<p>Not specified</p>	<p>1. Effective 7 July 2021, these terms apply to all applications for Additional Deferment 2.2 and are applicable to existing Retail Business Banking Loan customers (for customers with overdraft facility, only Retail Business Banking customers with balances in excess of the approved limit) fall within Category 1, Category 2 or Category 3 as defined below:</p> <p>(i) Category 1 Microenterprises (as defined in the Guidelines on SME Definition issued by SME Corporation Malaysia). This includes business entities across all sectors with:</p> <ul style="list-style-type: none"> ▪ Sales turnover of less than RM300,000; or ▪ Less than 5 full time employees; <p>Or</p> <p>(ii) Category 2 Small and medium enterprises (SMEs) that have been affected by the COVID-19 pandemic.</p> <ul style="list-style-type: none"> ▪ For the manufacturing sector, SMEs are defined as business entities with sales

		<p>turnover of less than RM50 million; or less than 200 full-time employees.</p> <ul style="list-style-type: none">▪ For the services and other sectors, SMEs are defined as business entities with sales turnover of less than RM20 million; or less than 75 full-time employees. <p>Or</p> <p>(iii) Category 3 Existing Category 1 or Category 2 customers who are currently on any temporary financial relief or financial assistance programme with us;</p> <p>AND meet the following requirements:</p> <ul style="list-style-type: none">(i) The Retail Business Banking customer's loan approved on or before 30 June 2021.(ii) The Retail Business Banking customer's loan is not in arrears for more than 90 days at the time it submits for Additional Deferment 2.2 and(iii) The Retail Business Banking customer is not under winding up proceedings.
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Notification of Amendment to the **Terms of the Payment Reduction 2 (“Payment Reduction 2.2”) for HSBC Fusion (Retail Business Banking)**

Area of Change	Original (Payment Reduction 2.2)	Revised (Payment Reduction 2.2)
<p>Added new eligibility requirements for financing approved on or before 30 June 2021.</p>	<p>Not specified</p>	<p>1. Effective 7 July 2021, these terms apply to all applications for Payment Reduction 2.2 and are applicable to existing Retail Business Banking Loan customers fall within Category 1, Category 2 or Category 3 as defined below:</p> <p>(i) Category 1 Microenterprises (as defined in the Guidelines on SME Definition issued by SME Corporation Malaysia). This includes business entities across all sectors with:</p> <ul style="list-style-type: none"> ▪ Sales turnover of less than RM300,000; or ▪ Less than 5 full time employees; <p>Or</p> <p>(ii) Category 2 Small and medium enterprises (SMEs) that have been affected by the COVID-19 pandemic.</p> <ul style="list-style-type: none"> ▪ For the manufacturing sector, SMEs are defined as business entities with sales turnover of less than RM50 million; or less than 200 full-time employees. ▪ For the services and other sectors, SMEs are defined as business entities with sales turnover of less than RM20 million; or less than 75 full-time employees. <p>Or</p> <p>(iii) Category 3</p>

		<p>Existing Category 1 or Category 2 customers who are currently on any temporary financial relief or financial assistance programme with us.</p> <p>AND meet the following requirements:</p> <ul style="list-style-type: none">(i) The Retail Business Banking customer's loan approved on or before 30 June 2021.(ii) The Retail Business Banking customer's loan is not in arrears for more than 90 days at the time it submits for Payment Reduction 2.2; and(iii) The Retail Business Banking customer is not under winding up proceedings.
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