Wealth and Personal Banking of HSBC Malaysia Berhad

Notification of Amendment to the **Terms of the Additional Deferment 2 ("Additional Deferment 2")**

We are making changes to the terms and conditions following speech by the Prime Minister on 28 June 2021 and requirements by the Bank Negara Malaysia (BNM). Details as outlined below:

Area of change	Original Terms (version 2)	Revised Terms (version 3)
Added deferment period of 6 months for applications received on or after 7 July 2021 in clause 2	Generally, the Additional Deferment 2 is for a period of three (3) months.	Generally, the Additional Deferment 2 is for a period of three (3) months. For application made on or after 7 July 2021, the Additional Deferment 2 is for a period six (6) months and will commence in the following month after we received your application.

Notification of Amendment to the **Terms of the Payment Reduction 2 ("Payment Reduction 2")**

We are making changes to the terms and conditions following speech by the Prime Minister on 28 June 2021 and requirements by the Bank Negara Malaysia (BNM). Details as outlined below:

Area of change	Original Terms (version 2)	Revised Terms (version 3)
Added the word "full" before the word 'monthly payment will…' in Clause 5 for clarify	Your monthly payment will resume in the month immediately after the end of the Payment Reduction 2 period and the monthly payment will be allocated towards principal reduction and monthly profit/lease rental of your existing account ("First Account") as usual.	Your full monthly payment will resume in the month immediately after the end of the Payment Reduction 2 period and the monthly payment will be allocated towards principal reduction and monthly profit/lease rental of your existing account ("First Account") as usual.

For your information and records, previous notifications of amendment to the Terms of the Additional Deferment 2 and the Terms of Payment Reduction 2 are as follows:

Notification version 1.0 published on 10 June 2021 – please click here for the amendments.

Version 2.0 (Published 7 July 2021)