



## AMENDED TERMS & CONDITIONS FOR HSBC PREMIER-WELCOME REWARD PROMOTION 2025

30 September 2025

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for **HSBC Premier-Welcome Reward Promotion 2025** will be revised with effect from 6 October 2025:

- (i) to include HSBC Bank/HSBC Amanah Premier Account/-i as the Participating Account;
- (ii) to include Cashback Reward for HSBC Amanah World Premier Credit Card-i as Welcome Reward; and
- (iii) to revise the new subscription of Unit Trust/Shariah Compliant Unit Trust distributed by HSBC Bank/HSBC Amanah with a minimum Front-End Load (FEL) of 2.0% to 1.5% for Premier Segment.

This Amended Terms and Conditions for HSBC Premier-Welcome Reward Promotion 2025 shall supersede the existing Terms and Conditions. The following are the revisions made to the Terms and Conditions:

### Existing Clauses

3. This Promotion is open to New-to-Bank customers and Existing-to-Bank customers who apply or currently hold an active HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i ("EGA/-i") ("**Participating Account**") within the Promotion Period, subject to the following criteria:

- (i) New-to-Bank (NTB) customers:
  - (a) Does not hold any existing HSBC products; or
- (i) Existing-to-Bank (ETB) customers:
  - (a) Only hold HSBC credit card issued by HSBC Malaysia; or
  - (b) Being upgraded to HSBC Premier within the Promotion Period; or
  - (c) Being upgraded to HSBC Premier Elite within the Promotion Period;

(collectively referred to as the "**Eligible Customers**").

### Clause 6

**Table 1: Participation Criteria**

Tier	Participation Criteria	Welcome Reward
1	<b>A. New-to-Bank Premier Elite Customer who successfully opened the Participating Account</b> <ul style="list-style-type: none"><li>(i) Fulfil and maintain the TRB of at least RM3,000,000; <b>AND</b></li><li>(ii) From which a minimum of RM1,000,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.</li></ul>	<b>100,000 air miles</b> to be credited into active <u>Premier Travel Credit Card</u>

	<p><b>B. Existing-to-Bank who upgrade to Premier Elite and successfully opened the Participating Account</b></p> <p>(i) Fulfil and maintain the TRB of at least RM3,000,000; <b>AND</b></p> <p>(ii) From which a minimum RM1,000,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.</p>	<p>Note: Eligible customers may redeem complimentary flight ticket with the Air Miles.</p>
2	<p><b>A. New-to-Bank Premier Customer who successfully opened the Participating Account:</b></p> <p>(i) Fulfil and maintain the TRB of at least RM300,000; <b>AND</b></p> <p>(ii) From which a minimum RM100,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.</p> <p><b>B. Existing-to-Bank who upgrade to Premier and successfully opened the Participating Account must</b></p> <p>(i) Place and maintain a minimum of RM300,000 Fresh Funds from the date of customer being upgraded as Premier; <b>AND</b></p> <p>(ii) From which a minimum RM100,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.</p>	<p><b>400,000 Reward Points</b> to be credited into active <u>Premier World Credit Card</u></p> <p>Note: Eligible customers may redeem complimentary flight ticket with the Reward Points.</p>
3	<p><b>A. New-to-Bank Premier Customer who successfully opened the Participating Account, fulfil and maintain the TRB of at least RM300,000.</b></p>	<p><b>200,000 Reward Points</b> to be credited into active <u>Premier World Credit Card</u></p> <p>Note: Eligible customers may redeem complimentary flight ticket with the Reward Points.</p>

6 (d). 'Participating Investments' include the following: -

- i. New subscriptions of HSBC Bank/HSBC Amanah Structure Product/-i/Unit Trust/Shariah Compliant Unit Trust distributed by HSBC, with a minimum Front-End Load (FEL) of:

FEL (%)	Premier Segment
2.0% of investment	Premier
1.5% of investment	Premier Elite

- ii. Selected Bond/Sukuk distributed by HSBC Bank/HSBC Amanah
- a. (For more information on the selected Bond/Sukuk, please speak to your Relationship Manager)

#### Revised Clause

3. This Promotion is open to New-to-Bank customers and Existing-to-Bank customers who apply or currently hold an active HSBC Bank/HSBC Amanah Premier Account/-i or Premier Everyday Global Account/-i ("EGA/-i") ("**Participating Accounts**") within the Promotion Period, subject to the following criteria:

- (ii) New-to-Bank (NTB) customers:
- (b) Does not hold any existing HSBC products; or
- (ii) Existing-to-Bank (ETB) customers:
- (d) Only hold HSBC credit card issued by HSBC Malaysia; or
- (e) Being upgraded to HSBC Premier within the Promotion Period; or
- (f) Being upgraded to HSBC Premier Elite within the Promotion Period;

(collectively referred to as the "Eligible Customers").

## Clause 6

**Table 1: Participation Criteria**

Tier	Participation Criteria	Welcome Reward
1	<b>C. New-to-Bank Premier Elite Customer who successfully opened the Participating Account</b>  (iii) Fulfil and maintain the TRB of at least RM3,000,000; <b>AND</b> (iv) From which a minimum of RM1,000,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.	<b>100,000 air miles</b> to be credited into active <u>Premier Travel Credit Card</u>  Note: Eligible customers may redeem complimentary flight ticket with the Air Miles.
	<b>D. Existing-to-Bank who upgrade to Premier Elite and successfully opened the Participating Account</b>  (iii) Fulfil and maintain the TRB of at least RM3,000,000; <b>AND</b> (iv) From which a minimum RM1,000,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.	<b>Or</b> <b>RM5,000 Cash Reward</b> to be credited into active <u>HSBC Amanah Premier World Credit Card-i</u> .
2	<b>C. New-to-Bank Premier Customer who successfully opened the Participating Account:</b>  (iii) Fulfil and maintain the TRB of at least RM300,000; <b>AND</b> (iv) From which a minimum RM100,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.	<b>400,000 Reward Points</b> to be credited into active <u>Premier World Credit Card</u>  Note: Eligible customers may redeem complimentary flight ticket with the Reward Points.
	<b>D. Existing-to-Bank who upgrade to Premier and successfully opened the Participating Account must</b>  (iii) Place and maintain a minimum of RM300,000 Fresh Funds from the date of customer being upgraded as Premier; <b>AND</b> (iv) From which a minimum RM100,000 to be invested in new Participating Investment and/or purchase a new Bancassurance.	<b>Or</b> <b>RM1,000 Cash Reward</b> to be credited into active <u>HSBC Amanah Premier World Credit Card-i</u> .
3	<b>B. New-to-Bank Premier Customer who successfully opened the Participating Account, fulfil and maintain the TRB of at least RM300,000.</b>	<b>200,000 Reward Points</b> to be credited into active <u>Premier World Credit Card</u>

		<p>Note: Eligible customers may redeem complimentary flight ticket with the Reward Points.</p> <p><b>Or</b></p> <p><b>RM500 Cash Reward to be credited into active HSBC Amanah Premier World Credit Card-i.</b></p>
<p>6 (d). 'New Participating Investments' refer to new subscriptions into the following Wealth products distributed by HSBC within the Promotion Period:</p> <ul style="list-style-type: none"> <li>i. <b>HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 13 August 2025 – 31 December 2025 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 year and Non-Principal Protected (NPP) Structured Product/-i with tenure below 1 year);</b></li> <li>ii. <b>Unit Trust/Shariah Compliant Unit Trust distributed by HSBC Bank/HSBC Amanah with a minimum Front-End Load (FEL) of 1.5% (excluding Money Market Fund); and</b></li> <li>iii. <b>Selected Bond/Sukuk distributed by HSBC Bank/HSBC Amanah (speak to your designated Relationship Manager for more information).</b></li> </ul>		

Amended Terms & Conditions for HSBC Premier -Welcome Reward Promotion 2025 is available on HSBC website.