

**Revision of HSBC Bank Malaysia Berhad ("HSBC") and HSBC Amanah Malaysia Berhad ("HSBC Amanah") Universal Terms & Conditions – Cessation of Foreign Currency Cheque Collection and Clearing Services**

**30 January 2026**

Dear Customer,

We hereby give notice that, effective **01 April 2026**, HSBC and HSBC Amanah will discontinue Foreign Currency Cheque Collection and Clearing services.

This change is aligned with the global industrywide shift towards secure and efficient digital payment methods for cross-border transactions and the gradual phasing out of physical payment instruments.

If you have received any foreign currency cheques, please ensure that the cheques are deposited with us for clearing **before 31 March 2026, 4:00 pm**. Any foreign currency cheques received after this date and time will be returned to you.

To ensure uninterrupted receipt of funds, please advise your payers, including corporates issuing dividend cheques, to use digital payment channels or telegraphic transfers for future payments.

In line with this change, the Foreign Currency Cheque terms and conditions under clause 21 of the HSBC and HSBC Amanah Universal Terms and Conditions will be revised with effect from 01 April 2026. The amendments made are as follows:

| <b>Clause</b> | <b>Current Terms and Conditions<br/>(September 2025 version)</b>  | <b>Revised Terms and Conditions<br/>(April 2026 version)</b>  |
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| 21.           | <b>Foreign Currency Cheques</b>   | <b>Foreign Currency Cheques</b> <i>(Note: This Service has been discontinued with effect from 01 April 2026. The terms herein apply only to customers with foreign currency cheques accepted by the Bank prior to the discontinuation of the Service.)</i>  |
|               | (i) The Customer acknowledges that: <ul style="list-style-type: none"><li>• the Bank may be subject to foreign laws when collecting foreign currency cheques on behalf of the Customer from a paying bank outside Malaysia ("foreign collection"); and</li><li>• the foreign laws may allow the paying bank to demand refund from the Bank within 6 years after the cheque has cleared.</li></ul> | (i) The Customer acknowledges that: <ul style="list-style-type: none"><li>• the Bank may be subject to foreign laws when collecting foreign currency cheques on behalf of the Customer from a paying bank outside Malaysia ("foreign collection"); and</li><li>• the foreign laws may allow the paying bank to demand refund from the Bank within 6 years after the cheque has cleared.</li></ul> |

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|  | <p>(ii) The Customer agrees:</p> <ul style="list-style-type: none"> <li>• that the Bank reserves the right to debit the Customer's account for the refund;</li> <li>• that the Bank shall not be liable for any loss suffered by the Customer; and</li> <li>• to fully reimburse the Bank for all fees, costs and expenses incurred in the course of providing the service including arising from the Bank's use of and liaison with intermediaries and third parties as the Customer's agent.</li> </ul> <p>(iii) The Customer further acknowledges and agrees:</p> <ul style="list-style-type: none"> <li>• that the Bank may refuse to accept for collection or purchase any foreign currency cheque, bill or other instrument notwithstanding that there is no irregularity or alteration on such foreign currency cheque, bill or other instrument or that an alteration has been countersigned by the Customer as the Bank may not be able to provide clearing assistance on the same.</li> </ul> | <p>(ii) The Customer agrees:</p> <ul style="list-style-type: none"> <li>• that the Bank reserves the right to debit the Customer's account for the refund;</li> <li>• that the Bank shall not be liable for any loss suffered by the Customer; and</li> <li>• to fully reimburse the Bank for all fees, costs and expenses incurred in the course of providing the service including arising from the Bank's use of and liaison with intermediaries and third parties as the Customer's agent.</li> </ul> <p>(iii) The Customer further acknowledges and agrees:</p> <ul style="list-style-type: none"> <li>• that the Bank may refuse to accept for collection or purchase any foreign currency cheque, bill or other instrument notwithstanding that there is no irregularity or alteration on such foreign currency cheque, bill or other instrument or that an alteration has been countersigned by the Customer as the Bank may not be able to provide clearing assistance on the same.</li> </ul> |
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The revised HSBC and HSBC Amanah Universal Terms and Conditions will be available on HSBC Public Website on 01 April 2026.

If you require further assistance, please contact our Contact centre or visit any of our nearest branches.

Thank you for your understanding and continued trust.