

AMENDED TERMS & CONDITIONS FOR HSBC SPEND, SAVE & MAINTAIN PROMOTION 2025

28 November 2025

Dear Valued Customers,

We would like to inform you that we have updated the Terms & Conditions for HSBC Spend, Save & Maintain Promotion 2025.

The amended Terms & Conditions for the Promotion will supersede the existing Terms & Conditions with effect from 1 December 2025.

The amendments made are as follows (in strikethrough and underlined):

| Clause | Amended Terms & Conditions | | | |
|--------|---|----------|------------------------------------|---|
| 14 | The Rewards will be fulfilled within the timeline set out in table below: | | | |
| | Product Applied For | Category | Rewards | Fulfilment Method & Timeline |
| | Savings Account & Credit Card | 1a | RM300 Cashback + Samsonite luggage | <ul style="list-style-type: none">• Cashback will be credited to Eligible Customer's Participating Credit Card within 60 <u>120</u> days after the Participating Criteria is fulfilled and will be reflected in the Participating Credit Card statement the following month after crediting.• Samsonite luggage will be delivered to the address as per HSBC record within 120 days after the Participating Criteria is fulfilled <u>Welcome Period</u>. |
| | Savings Account | 1b / 2a | RM600 Cashback | Cashback will be credited to Eligible Customer's first HSBC primary credit card/-i within 60 days after the Participating Criteria is fulfilled and will be reflected in the Eligible Customer's first HSBC primary credit card/-i statement the following month after crediting. |

The amended Terms and Conditions for HSBC Spend, Save & Maintain Promotion 2025 will be available on our public website on 28 November 2025.

