

## AMENDED TERMS & CONDITIONS FOR HSBC PREMIER EGA/EGA-i ZERO MARGIN FX PROMOTION Q1 2026

19 January 2026

Dear Valued Customers,

We would like to inform you that we have updated the Terms & Conditions for HSBC Premier EGA/EGA-i Zero Margin FX Promotion Q1 2026.

The amended Terms & Conditions for the Promotion will supersede the existing Terms & Conditions with effect from 21 January 2026.

Following are the revisions made (in strikethrough, underlined and bold):

Clause	Amended Terms & Conditions
2	The Promotion is open to new and/or existing individual HSBC Premier customers who open a <b>new</b> sole and/or joint Everyday Global Account/-i ("EGA/-i") with HSBC during the Promotion Period. (Collectively known as "Eligible Customer(s)")
3	The following categories of persons are not eligible to participate in this Promotion: <b>a. Existing individual customers who already have a sole/joint EGA/-i; and</b> b. Non-individuals or corporate customers; and c. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
6	Eligible Customers who perform an Eligible Foreign Exchange conversion at any HSBC Malaysia branches with a minimum amount of RM5,000 <b>up to maximum RM50,000 (or equivalent in foreign currency)</b> in a single transaction using a HSBC sole or joint savings/current account/-i, Everyday Global Account/-i and/or a Foreign Currency Savings Account/-i ("Participating HSBC Account") will enjoy HSBC's Zero Margin FX throughout the Promotion Period.
7	<b>The total accumulated transaction amount throughout the Promotion Period is capped at RM50,000 or equivalent in foreign currency per Eligible Customer(s).</b>
10	<del>There is no limit to the number of FX conversion transactions that can be performed by Eligible Customers at Zero Margin FX during the Promotion Period.</del>

The amended Terms and Conditions for HSBC Premier EGA/EGA-i Zero Margin FX Promotion Q1 2026 will be available on our public website on 19 January 2026.

