

## AMENDED TERMS & CONDITIONS FOR HSBC NEW TO BANK PREMIER TIME/TERM DEPOSIT/-i PROMOTION Q3 2025

15 July 2025

Dear Valued Customers,

We hereby give notice that the Amended Terms & Conditions for HSBC New to bank Premier Time/Term Deposit/-i Promotion Q3 2025 will supersede the existing terms and conditions with effect from 18 July 2025.

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

Clause	Amended Terms & Conditions
3	<p>This Promotion is open to new to bank customers and <del>selected</del> <b>all</b> card-only customers who during the Promotion Period:</p> <ul style="list-style-type: none"><li>a. joins as HSBC/ HSBC Amanah Premier customer (<b>"HSBC Premier Customer"</b>); or</li><li>b. joins as HSBC/ HSBC Amanah Premier customer and maintains a Total Relationship Balance (TRB) of at least RM 3,000,000 within 3 months (<b>"HSBC Premier Elite Customer"</b>);</li></ul> <p>and opens a <b><u>HSBC/ HSBC Amanah Premier Account/-i ("Premier Account/-i")</u></b> or Premier Everyday Global Account/-i (<b>"EGA/-i"</b>) and deposits into the Malaysian Ringgit ("MYR") account. (<b>"Eligible Customers"</b>).</p>
5	<p>Eligible Customer whose <b><u>Premier Account/-i</u></b> or EGA/-i accounts are delinquent, closed, invalid/inactive, dormant, suspended or cancelled or fail to maintain the Premier eligibility criteria for HSBC Amanah Premier Customer/HSBC Amanah Premier Elite Customer throughout the Promotion Period or during the fulfilment of the Term Deposit-i ("TD-i") placement will not be entitled for the Promotional Rates under this Promotion. In the event any of these events happened, the existing Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed at prevailing 6 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.</p>

6	<p>Eligible Customers are entitled to enjoy the time/term deposit/-i ("<b>TD/-i</b>") promotional rates ("<b>Promotional Rates</b>") :</p> <p><b>Table A</b></p> <table><tr><th>Eligible Customers</th><th>Currency</th><th>TD/-i Tenure</th><th>Promotional Rates</th><th>Maximum TD/-i placement for each Eligible Customer</th></tr><tr><td>HSBC Premier Customer</td><td>Malaysian Ringgit (MYR)</td><td>Six (6) months</td><td>4.28% p.a.<sup>1</sup></td><td>MYR 300,000</td></tr><tr><td>HSBC Premier Elite Customer</td><td>Malaysian Ringgit (MYR)</td><td>Six (6) months</td><td>4.28% p.a.<sup>1</sup></td><td>MYR 1,000,000</td></tr></table> <p><sup>1</sup>Annual effective rate for 6 months TD/-i rate 4.28% p.a. is <del>3.37%</del> <b>3.24%</b> p.a. with current board rate of <del>2.45%</del> <b>2.20%</b> p.a.</p>	Eligible Customers	Currency	TD/-i Tenure	Promotional Rates	Maximum TD/-i placement for each Eligible Customer	HSBC Premier Customer	Malaysian Ringgit (MYR)	Six (6) months	4.28% p.a. <sup>1</sup>	MYR 300,000	HSBC Premier Elite Customer	Malaysian Ringgit (MYR)	Six (6) months	4.28% p.a. <sup>1</sup>	MYR 1,000,000
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7	<p>All TD/-i placements under this Promotion must be made with New Funds. The term "New Funds" means monies or funds in MYR howsoever transferred into the Eligible Customer's <b>Premier Account/-i or</b> EGA/-i account and maintained with HSBC for not more than seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia Online Banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term "Business Day" means Monday to Friday excluding bank and other public holidays in Malaysia.</p>															

The Amended Terms & Conditions for HSBC New to bank Premier Time/Term Deposit/-i Promotion Q3 2025 is available [here](#).