

REVISION OF HSBC BANK MALAYSIA BERHAD ("HSBC") UNIVERSAL TERMS & CONDITIONS

11 August 2025

Dear Valued Customers,

We hereby give notice that a revised HSBC Universal Terms & Conditions (UTC) will come into effect from 14 August 2025. You may find the revisions made (in strikethrough, underlined and bold) in the following:

Section	Revised Terms & Conditions
Generic Terms & Conditions	<p>18. Use Of Card</p> <p>(ii) Any Card retained by the ATM or automated facilities located:</p> <p>(a) within the Bank's or HSBC Amanah's premises and not collected after <u>27</u> banking days from date of retention; or</p> <p>(b) outside the Bank's or HSBC Amanah's premises;</p> <p>shall be destroyed. Issuance fee for new Card will apply if Customer later requests for a Card.</p> <p>(vi) Any Customer to a joint account who has ceased to have joint authority shall cease using the Card and immediately surrender the Card to the Bank. The Bank shall not be held liable for any action, suits, proceedings, claims, demands, losses, costs, damages and any expense which may be incurred in connection with the continued use of the Card by such Customer and for any losses caused.</p>
	<p>21. Foreign Currency Cheques</p> <p>(iii) The Customer further acknowledges and agrees:</p> <ul style="list-style-type: none">that the Bank may in its discretion 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;that the Bank is not obliged to give its reasons for exercising its discretion to refuse to accept for collection or purchase any foreign currency cheque, bill or other instrument; andthat the Bank shall not be liable for any loss suffered by the Customer.

Specific Terms & Conditions For HSBC Premier and Advance	<p>1. Premier and Advance Account</p> <p>(d) The Customer agrees:</p> <ul style="list-style-type: none"> • not to write any notations on the face of a cheque, and if any are written, the Bank has the right to ignore the notations without being liable to the Customer; and • not to make any changes alterations on a cheque, and the Bank has the right to dishonour and return a cheque which the Bank views as having any changes, even if countersigned by the authorised signatories.
	<p>5A. Premier Junior Savers Account</p> <p>(h) The Parent agrees that the Bank is not responsible to monitor that the Junior Savers Account is used for its intended purpose by the Parent and/or the Child and the Parent holds the Bank harmless from any claim and shall indemnify the Bank for any losses and damages arising from any such claim except where losses and damages are directly attributable to <u>that are caused by</u> the Bank's negligence or default.</p>
	<p>6. Services – Premier Account</p> <p>(c) Re-designation, etc of Premier Account</p> <p>(vi) The Bank cannot be held liable or responsible for any loss incurred by or inconvenience to a Customer as a result of any re-designation/auto-conversion and this shall include without limitation, any loss incurred by or inconvenience to a Customer as a result of the granting, termination, cancellation or adjustment of any features in connection therewith <u>as long as the Bank complies with Clause 6(c) herein.</u></p>
	<p>7. Services - Advance Account</p> <p>(d) Re-designation, etc of Advance Accounts</p> <p>(vi) The Bank cannot be held liable or responsible for any loss incurred by or inconvenience to a Customer as a result of any re-designation/auto-conversion and this shall include without limitation, any loss incurred by or inconvenience to a Customer as a result of the granting, termination, cancellation or adjustment of any features in connection therewith <u>as long as the Bank complies with Clause 7(d) herein.</u></p>

<div data-bbox="51 91 84 212" style="background-color: red; width: 21px; height: 54px; margin-bottom: 5px;"></div> <div data-bbox="105 107 284 295">Specific Terms & Conditions For Wealth & Personal Banking</div>	<div data-bbox="325 85 1034 118">2. Toprate Passbook Savings/ Junior Toprate Savings</div> <div data-bbox="325 145 1414 604"> <p>(b) The Customer agrees that it is the Customer's responsibility to keep the passbook secure and under its sole control at all times,and if the Customer fails to do so, the Bank shall not be liable for any loss suffered by the Customer.</p> <p>If the passbook is lost, the Customer must:</p> <ul style="list-style-type: none"> • notify the Bank immediately; and • furnish the Bank with a signed letter of indemnity in the Bank's required format (stamp duty to be borne by the Customer); <p>before a new passbook can be issued and the Customer agrees that a fee for issuance of a new passbook as stated for the time being in the Bank's Tariff and Charges which can be viewed at the Bank's website shall be imposed.</p> </div>
	<div data-bbox="325 692 582 725">5. Current Account</div> <div data-bbox="325 752 660 786">(e) The Customer agrees:</div> <div data-bbox="373 813 1414 1077"> <ul style="list-style-type: none"> • not to write any notations on the face of a cheque, and if any are written, the Bank has the right to ignore the notations without being liable to the Customer; and • not to make any changes alterations on a cheque, and the Bank has the right to dishonour and return a cheque which the Bank views as having any changes, even if countersigned by the authorised signatories. </div>

The revised HSBC Universal Terms & Conditions will be available on our HSBC Public Website on 14 August 2025.