

## Changes to HSBC Bank Malaysia Berhad (“HSBC”) Universal Terms & Conditions

18 January 2024

Dear Valued Customers,

We would like to inform you that we have updated the specific terms and conditions for the Time Deposit Account, FCY Time Deposit Account, Gold Account, FCY Current Account, FCY Savings Account and Everyday Global Account which forms part of the HSBC Universal Terms & Conditions. The amendments made are as follows:

Current Terms and Conditions (Oct 2023 Edition)	Revised Terms and Conditions (Jan 2024 Edition)																
<b>Clause 7 - Time Deposit Account</b>																	
<p>(f) If the maturity date falls on a non-banking day, it will be automatically changed to the next banking day.</p>	<p>(f) The start date of any renewal shall correspond to the maturity date of the previous cycle.</p> <p>(g) If the maturity date falls on a non-banking day, it will be automatically changed to the next banking day. However, subsequently, the maturity date of any renewal shall correspond to the numerical day on which the initial time deposit was placed.</p> <p>Illustration: 1 month Time Deposit being placed on 4<sup>th</sup> January 2024 and auto renewed every month.</p> <table border="1" data-bbox="858 1245 1380 1899"> <thead> <tr> <th>Cycle</th> <th>Start Date</th> <th>Maturity Date</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Initial Time Deposit Placement</td> <td>4<sup>th</sup> January 2024</td> <td>7<sup>th</sup> February 2024</td> <td>4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> February are non-banking days</td> </tr> <tr> <td>First Renewal</td> <td>7<sup>th</sup> February 2024</td> <td>6<sup>th</sup> March 2024</td> <td>4<sup>th</sup> and 5<sup>th</sup> March are non-banking days</td> </tr> <tr> <td>Second Renewal</td> <td>6<sup>th</sup> March 2024</td> <td>4<sup>th</sup> April 2024</td> <td>-</td> </tr> </tbody> </table>	Cycle	Start Date	Maturity Date	Remarks	Initial Time Deposit Placement	4 <sup>th</sup> January 2024	7 <sup>th</sup> February 2024	4 <sup>th</sup> , 5 <sup>th</sup> and 6 <sup>th</sup> February are non-banking days	First Renewal	7 <sup>th</sup> February 2024	6 <sup>th</sup> March 2024	4 <sup>th</sup> and 5 <sup>th</sup> March are non-banking days	Second Renewal	6 <sup>th</sup> March 2024	4 <sup>th</sup> April 2024	-
Cycle	Start Date	Maturity Date	Remarks														
Initial Time Deposit Placement	4 <sup>th</sup> January 2024	7 <sup>th</sup> February 2024	4 <sup>th</sup> , 5 <sup>th</sup> and 6 <sup>th</sup> February are non-banking days														
First Renewal	7 <sup>th</sup> February 2024	6 <sup>th</sup> March 2024	4 <sup>th</sup> and 5 <sup>th</sup> March are non-banking days														
Second Renewal	6 <sup>th</sup> March 2024	4 <sup>th</sup> April 2024	-														



<b>Current Terms and Conditions (Oct 2023 Edition)</b>	<b>Revised Terms and Conditions (Jan 2024 Edition)</b>
--	--

**Clause 11 - FCY Time Deposit Account**

(d) If the maturity date falls on a non-banking day, it will be automatically changed to the next banking day.

(d) All deposits plus interest earned shall be automatically renewed for the same period upon its maturity date, unless instructions in writing or via channels made available by the Bank are received by the Bank from the Customer or its successors in title beforehand. The Customer has the right to give and/or to amend any instructions up to the maturity date.

(e) The start date of any renewal shall correspond to the maturity date of the previous cycle.

(f) If the maturity date falls on a non-banking day in both the home market and/or the associated country with the FCY currency of Time Deposit placement, it will be automatically adjusted to the next banking day. However, subsequently, the maturity date of any renewal shall correspond to the numerical day on which the initial time deposit was placed.

Illustration:  
1-month FCY Time Deposit being placed on 4<sup>th</sup> January 2024 and auto renewed every month.

Cycle	Start Date	Maturity Date
Initial Time Deposit Placement	4 <sup>th</sup> January 2024	7 <sup>th</sup> February 2024
First Renewal	7 <sup>th</sup> February 2024	6 <sup>th</sup> March 2024
Second Renewal	6 <sup>th</sup> March 2024	4 <sup>th</sup> April 2024

**Clause 8(m) – HSBC Gold Account,  
Clause 9(e) – FCY Current Account,  
Clause 10(f) – FCY Savings Account  
Clause 13(l) – Everyday Global Account**



<b>Current Terms and Conditions (Oct 2023 Edition)</b>	<b>Revised Terms and Conditions (Jan 2024 Edition)</b>
For more information on Foreign Exchange Policy and how it impacts the Customer refer to the following link <a href="https://cdn.hsbc.com.my/content/dam/hsbc/my/docs/investments/notice-of-changes/2020-oct-bnm-foreign-exchange.pdf">https://cdn.hsbc.com.my/content/dam/hsbc/my/docs/investments/notice-of-changes/2020-oct-bnm-foreign-exchange.pdf</a>	For more information on Foreign Exchange Policy and how it impacts the Customer, refer to the following link <a href="https://www.hsbc.com.my/investments/products/foreign-exchange/bnm-foreign-exchange-policy/">https://www.hsbc.com.my/investments/products/foreign-exchange/bnm-foreign-exchange-policy/</a>