

TERMS AND CONDITIONS

HSBC Premier EGA Zero Margin FX Promotion Q1 2026 (“Promotion”)

HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad, (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”), (collectively referred to as “**HSBC**”).

PROMOTION PERIOD

1. “**Promotion Period**” runs from 01 January 2026 to 31 March 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

2. The Promotion is open to new and/or existing individual HSBC Premier customers who open a 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:
 - a. Non-individuals or corporate customers; and
 - b. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
4. Eligible Customer(s) whose Premier status is inactive and/or the Participating HSBC Account(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period will not be eligible to participate in this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers who perform an Eligible Foreign Exchange conversion at any HSBC Malaysia branches with a minimum amount of RM5,000 or equivalent in foreign currency 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. The maximum transaction amount for a single transaction will be RM 50,000 or equivalent in foreign currency.
8. **Eligible Foreign Exchange conversion** for this Promotion:
 - a. **includes:**
 - (i) transactions between customer’s saving/current account/-i and Foreign Currency Savings Account/-i or Everyday Global Account/-i or vice versa; and
 - (ii) one Foreign Currency Savings Account/-i to different Foreign Currency Savings Account/-i.

(cumulatively referred to as “FX”)

b. excludes:

- (i) Global Money Transfers (“GMT”);
- (ii) Telegraphic Transfer (“TT”);
- (iii) FX via HSBC **Global** Transfers;
- (iv) Transfer to any local bank via instant transfer (DuitNow pay to account); and
- (v) InterBank GIRO.

Example:

Channel	Debit Account	Credit Account	Eligibility
Over-the-Counter	Customer A sole EGA MYR account.	Customer A sole EGA USD account	Yes
Over-the-Counter	Customer A sole FCY GBP account	Customer A+B joint FCY AUD account	Yes
Over-the-Counter	Customer A sole EGA	Customer B sole EGA	No, because it is not Customer A’s own account.
Over-the-Counter	Customer A+B joint MYR current account	Customer C account in OCBC Singapore	No, because TT transactions are excluded under this Promotion.
Online Banking	Customer A+B joint MYR account	Customer A sole SGD account	No, because the transaction is not carried out over-the-counter at a HSBC Malaysia branch.

Note: As long as an Eligible Customer’s debiting account is an Participating HSBC Account when he/she performs an FX conversion over-the-counter at any HSBC Malaysia branch during the Promotion Period, the Eligible Customer will get to enjoy HSBC’s Zero Margin FX rate.

- 9. HSBC’s Zero Margin FX refer to the exclusive exchange rates offered by HSBC Malaysia via over-the-counter conversion during this Promotion Period against HSBC’s past historical rates.
- 10. 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.
- 11. All FX transactions are subject to HSBC Malaysia’s daily transfer limit.
- 12. All FX transactions are subject to Bank Negara Malaysia (“BNM”) Foreign Exchange Policy. Any FX transaction that is identified as not approved by BNM’s Foreign Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
14. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
15. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
16. The below terms also apply:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC's decision on all matters relating to this Promotion shall be final and binding.