

TERMS & CONDITIONS

HSBC Premier Exclusive Time/Term Deposit/-i Promotion ("*Promotion*")

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") (collectively as "**HSBC**").
2. "**Promotion Period**" runs from 1 December 2025 to 31 March 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to:
 - (a) Selected HSBC Bank/ HSBC Amanah Premier customers who have received a direct invitation from HSBC via email or SMS to participate in this Promotion; or
 - (b) Existing HSBC Bank/ HSBC Amanah Premier customers who have not fulfilled the Total Relationship Balance (TRB) requirement before 1 December 2025.("Eligible Customers")

Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits, Term Deposit/-i, and/or Investments in Unit Trust funds/Shariah-compliant Unit Trust funds, Structured Investments/-i, Dual Currency Investment/-i and/or Bond/ Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Customers who have any banking facilities in arrears or are delinquent according to HSBC's definition; and
 - (b) non-individual or corporate customers.
5. Eligible Customers whose Current Account/-i or Savings Account/-i (CASA/-i) is delinquent, dormant/inactive, invalid, suspended or closed/cancelled throughout the Promotion Period or during the fulfilment of the Time/Term Deposit/-i ("TD/-i") placement will not be entitled to participate in this Promotion.
6. Eligible Customers who fail to maintain the eligibility criteria for HSBC Premier customer until the maturity of the TD/-i will not be entitled to the Promotional Rate under this Promotion. In the event the customer fails to maintain HSBC Premier status, HSBC reserves the right to uplift the existing Promotional Rate TD/-i placement and subsequently place new TD/-i at the prevailing 3 months tenure board rate. Backdating of TD/-i to the original placement date is not allowed – see illustration below.

Example: Eligible Customer made the Promotional Rate TD/-i placement under this Promotion on 2 December 2025. However, Eligible Customer failed to maintain the eligibility criteria for HSBC Premier Customer on 3 January 2026. The Promotional Rate TD/-i placement will be

uplifted and subsequently new TD/-i will be placed on 3 January 2026 at the prevailing board rate. Backdating of TD/-i for the interest from 2 December 2025 to 3 January 2026 is not allowed.

PROMOTION MECHANICS

7. Eligible Customers are entitled to enjoy the time/term deposit/-i (“**TD/-i**”) promotional rate (“**Promotional Rate**”) in accordance with Table A below throughout the Promotion Period, on a first come first served basis and subject to the following conditions:-
 - (a) Eligible Customer must perform TD/-i placement with New Funds at any HSBC Bank/ HSBC Amanah branch;
 - (b) TD/-i placement must be completed within the Promotion Period;
 - (c) The minimum single placement amount is RM100,000 for TD/-i; and
 - (d) The maximum TD/-i placement limit for each customer is as illustrated in Table A below.

(“**Participation Criteria**”).

Table A

Currency	TD/-i Tenure	Promotional Rate	Maximum TD/-i placement for each Eligible Customer
Malaysian Ringgit (MYR)	Three (3) months	4.08% p.a. ¹	MYR 300,000

¹Annual effective rate for 3 months TD/-i rate 4.08% p.a. is 2.63% p.a. with current board rate of 2.15% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 5 November 2025. These board rates are subject to change from time to time with prior notice.

8. All TD/-i placements under this Promotion must be made with New Funds. The term “New Funds” means monies or funds howsoever transferred into the Eligible Customer’s CASA/-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.

For avoidance of doubt, funds transferred from any existing HSBC CASA/-i or TD/-i or foreign currency account(s)/-i or in the form of HSBC cheques, cashier’s orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

9. For avoidance of doubt, each Eligible Customer is allowed to make multiple placements according to the minimum amount for each single placement stated in Clause 7(c) and subject to the Total TD/-i capping and other terms and conditions herein.

10. The total TD/-i placement amount for this Promotion is capped at RM300 million ("**Total TD/-i capping**"), which is pooled together with the HSBC Amanah Premier Exclusive Term Deposit-i Promotion. HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.
11. The Promotional Rate is only applicable for the initial placement of the TD/-i and valid for one (1) cycle of three (3) months. Upon maturity, the TD/-i placement will be automatically renewed for three (3) months tenure at HSBC's prevailing TD/-i board rate with the interest/ profit added to the principal amount or credited into the Eligible Customer's CASA/-i upon maturity.
12. No interest shall be payable in the event the TD/-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.
13. TD/-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility, financing or any other purposes.

GENERAL TERMS & CONDITIONS

14. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
15. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
- via electronic means;
 - press advertisements; or
 - notice in the Eligible Customer's composite statement; or
 - display at its business premises; or
 - notice on HSBC internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
16. 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.
17. The below terms also apply:
- HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC/ HSBC Amanah Premier, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - HSBC's Notice Relating to the Personal Data Protection Act 2010.
18. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
19. The Eligible Customer(s) shall be responsible for any applicable taxes.
20. HSBC's decision on all matters relating to this Promotion shall be final and binding.