



Amended Terms & Conditions for HSBC/HSBC Amanah Exclusive Online FX rates Promotion Q2 2026

Date: 17 April 2026

Dear Valued Customers,

We would like to inform you that we have updated the Terms & Conditions for HSBC/HSBC Amanah Exclusive Online FX rates Promotion Q2 2026.

The amended Terms & Conditions for the Promotion will supersede the existing Terms & Conditions with effect from 19 April 2026.

Following are the revisions made:

Clause	Original Terms & Conditions	Amended Terms & Conditions
1	<p>“Promotion Period” comprises the following:</p> <ul style="list-style-type: none">i) Foreign Exchange (“FX”): from 01 April 2026 to 30 Jun 2026, both dates inclusive.ii) Telegraphic Transfer (“TT”) and Global Money Transfers (“GMT”): from 26 April 2026 to 30 June 2026, both dates inclusive.	<p>“Promotion Period” runs from 01 April 2026 – 30 June 2026 both dates inclusive.</p>

Clause	Original Terms & Conditions	Amended Terms & Conditions
7	<p>“Eligible Foreign Exchange conversion” for this Promotion:</p> <p>a. includes:</p> <ul style="list-style-type: none"> (i) transactions between customer’s MYR saving/current account and Foreign Currency Account or Everyday Global Account or vice versa; (ii) one Foreign Currency Account to different Foreign Currency Account; <p>(cumulatively referred to as “FX”)</p> <ul style="list-style-type: none"> (iii) via Telegraphic Transfer (“TT”) (iv) via Global Money Transfers (“GMT”). <p>b. excludes:</p> <ul style="list-style-type: none"> (i) FX via HSBC Global Transfers; (ii) Transfer to any local bank via instant transfer (DuitNow pay to account); and (iii) InterBank GIRO. 	<p>“Eligible Foreign Exchange conversion” for this Promotion:</p> <p>a. includes:</p> <ul style="list-style-type: none"> (i) transactions between customer’s MYR saving/current account and Foreign Currency Account or Everyday Global Account or vice versa; (ii) one Foreign Currency Account to different Foreign Currency Account; <p>(cumulatively referred to as “FX”)</p> <p>b. excludes:</p> <ul style="list-style-type: none"> (i) FX via HSBC Global Transfers; (ii) FX via Telegraphic transfer (“TT”); (iii) FX via Global Money Transfers (“GMT”); (iv) Transfer to any local bank via instant transfer (DuitNow pay to account); and (v) InterBank GIRO.

Clause	Original Terms & Conditions				Amended Terms & Conditions			
Table 1	Channel	Debit Account	Credit Account	Eligibility	Channel	Debit Account	Credit Account	Eligibility
	Online Banking	Customer A sole MYR savings account*	Customer A sole FCY USD account*	Yes	Online Banking	Customer A sole MYR savings account*	Customer A sole FCY USD account*	Yes
	Online Banking	Customer A+B joint MYR current account*	Customer C account in OCBC Singapore	Yes	Online Banking	Customer A+B joint MYR current account*	Customer C account in OCBC Singapore	No. Because Telegraphic transfer is not eligible for this Promotion.
	Mobile Banking	Customer A sole FCY GBP account*	Customer A+B joint FCY AUD account*	Yes	Mobile Banking	Customer A sole FCY GBP account*	Customer A+B joint FCY AUD account*	Yes
	Mobile Banking (Global Money Transfers)	Customer A sole MYR savings account*	Customer C account in OCBC Singapore	Yes	Mobile Banking (Global Money Transfers)	Customer A sole MYR savings account*	Customer C account in OCBC Singapore	No. Because GMT is not eligible for this Promotion.
	Mobile Banking (Global Money)	Customer A sole MYR current account*	Customer C account in Citibank United States	No. Because GMT is not eligible for this	Mobile Banking	Customer A sole MYR current	Customer C account in Citibank	No. Because GMT is not eligible for this

	Transfers)			Promotion.	(Global Money Transfers)	account*	United States	Promotion.	
	Online Banking	Customer A sole MYR current account*	Customer A sole EGA account*	Yes		Online Banking	Customer A sole MYR current account*	Customer A sole EGA account*	Yes
	Over-the-Counter	Customer A+B joint MYR account	Customer A sole SGD account	No. Because the transaction is not carried out via HSBC Malaysia Online or Mobile Banking.		Over-the-Counter	Customer A+B joint MYR account	Customer A sole SGD account	No. Because the transaction is not carried out via HSBC Malaysia Online or Mobile Banking.
<p>Note: *Eligible Customers will get to enjoy HSBC's Exclusive Online Rate so long as the Eligible Customer's debiting account is a Participating HSBC account when he/she performs FX, TT and/or GMT and the FX, TT and/or GMT via HSBC Malaysia Online Banking or Mobile Banking during this promotion period.</p>					<p>Note: *Eligible Customers will get to enjoy HSBC's Exclusive Online Rate so long as the Eligible Customer's debiting account is a Participating HSBC account when he/she performs FX via HSBC Malaysia Online Banking or Mobile Banking during this promotion period.</p>				

Clause	Original Terms & Conditions	Amended Terms & Conditions
9	A minimum FX, TT and/or GMT amount of RM1,000 is applicable, and there is also no limit to the number of FX, TT and/or GMT transactions performed by Eligible Customers under this Promotion during the Promotion Period.	A minimum FX amount of RM1,000 is applicable, and there is also no limit to the number of FX transactions performed by Eligible Customers under this Promotion during the Promotion Period.
10	Funds transfers, including FX, TT and/or GMT, are subject to HSBC's Malaysia Online and Mobile Banking daily transfer limit.	Funds transfers, including FX , are subject to HSBC's Malaysia Online and Mobile Banking daily transfer limit.
11	All FX, TT and/or GMT are subject to Bank Negara Malaysia ("BNM") Foreign Exchange Policy and applicable TT fees imposed by HSBC and third-party bank (i.e. intermediary or beneficiary bank). Any FX, TT and/or GMT that is identified as not approved by BNM's Foreign Exchange Policy will be rejected prior to the completion of the transaction.	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.

The amended Terms & Conditions for HSBC/HSBC Amanah Q2 2026 Exclusive Online FX rates Promotion Q2 2026 will be available on our public website on 17 April 2026.

Issued by: HSBC Bank Malaysia Berhad & HSBC Amanah Malaysia Berhad