

REVISION OF HSBC BANK MALAYSIA BERHAD ("HSBC") UNIVERSAL TERMS & CONDITIONS – REVISED STATEMENT FREQUENCY FOR BASIC SAVINGS ACCOUNT AND BASIC CURRENT ACCOUNT

16 December 2025

Dear Valued Customers,

We hereby give notice that effective 17 January 2026, the account statements for Basic Savings Account and Basic Current Account will be issued on monthly basis.

In line with this change, the specific Terms and Conditions for Wealth & Personal Banking which form part of the HSBC Universal Terms and Conditions will be updated. The amendments made are as follows:

Clause	Current Terms and Conditions (September 2025 version)	Revised Terms and Conditions (January 2026 version)
4(b)	Basic Savings Account	
	Account statements in hard copy form or electronic format ("E-statement") shall be issued and sent to the Customer on a quarterly basis. The E-statement may be sent to the Customer via electronic mail to the Customer's e-mail address last known to the Bank or through Online Banking if the Customer is a registered user.	Account statements in hard copy form or electronic format ("E-statement") shall be issued and sent to the Customer on a monthly basis. The E-statement may be sent to the Customer via electronic mail to the Customer's e-mail address last known to the Bank or through Online Banking if the Customer is a registered user.
6(a)	Basic Current Account	
	An account statement in hard copy form or electronic format (E-statement") shall be issued containing information relating to account and sent to the Customer on a monthly basis or such other permitted intervals determined by the Bank. The E-statement may be sent to the Customer via electronic mail to the Customer's e-mail address last	An account statement in hard copy form or electronic format (E-statement") shall be issued containing information relating to account and sent to the Customer on a monthly basis. The E-statement may be sent to the Customer via electronic mail to the Customer's e-mail address last known

	known to the Bank or through Online Banking if the Customer is a registered user.	to the Bank or through Online Banking if the Customer is a registered user.
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The revised HSBC Universal Terms and Conditions will be available on HSBC Public Website on 17 January 2026.