



## REVISION OF HSBC ADVANCE QUALIFYING CRITERIA AND TERMS & CONDITIONS FOR HSBC PERKS@WORK PROGRAMME

25 September 2025

Dear Valued Customers,

We hereby give notice that effective 1 October 2025, the qualifying criteria for HSBC Advance by Perks@Work and Advance Payroll shall be revised for new-to-Advance customers. Please find below the revision made:

| Criteria for HSBC Advance | Existing Qualification Criteria                                                                         | Revised Qualification Criteria                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Advance by Perks@Work     | Minimum gross monthly salary of RM5,000 credited continuously each month into HSBC account in Malaysia. | Minimum gross monthly salary of RM8,500 credited continuously each month into HSBC account in Malaysia. Proof of income will be collected at the point of onboarding.                                                                                                                                                                                                                                                                                 |
| Advance Payroll           |                                                                                                         | <p>Starting from 13th month, customers are required to meet the primary eligibility criteria which is to maintain Total Relationship Balance* (TRB) of at least RM30,000. Monthly account fee of RM10 (subject to applicable tax, if any) will apply if the eligibility criteria are not met.</p> <p>The requirement to meet TRB of at least RM30,000 starting from 13<sup>th</sup> month does not apply to HomeSmart Account (Advance Mortgage).</p> |

\*Total Relationship Balance (TRB) includes all: Deposits in Current Account/-i, Savings Account/-i, Time Deposits, Term Deposits/-i, and/or Investments in Unit Trust funds/ Shariah-compliant Unit Trust funds, Structured Investments/-i, Dual Currency Investments/-i and/or Direct Retail bond, and/or Cash Value from Family Takaful/Life Insurance products with investment-linked and savings components.

Following the revision above, the Terms & Conditions for HSBC Perks@Work Programme will be revised and shall supersede the existing HSBC Perks@Work Programme Terms & Conditions effective 1 October 2025. The key amendments to the provisions in the Amended Terms & Conditions for HSBC Perks@Work Programme are set out in the table below:

1. Clause 3 under Note section – inserted new footnote (3 - 5) as below:

3. Effective 1 October 2025, the salary criteria for opening/maintaining Advance by Perks@Work Account and Everyday Global Account (Advance Recognition) have been revised from minimum gross monthly salary of RM5,000 to minimum gross monthly salary of RM8,500 and is required to meet the Advance primary eligibility criteria which is to maintain Total Relationship Balance of at least RM30,000 ("Advance Primary Eligibility Criteria") starting from 13th month from the date of enrolment into this Programme.
4. Effective 1 October 2025, Everyday Global Account is no longer offered under this Programme for non-Premier/Advance New to HSBC customers.
5. Effective 1 October 2025, the salary criteria for opening/maintaining HomeSmart Account (Advance Mortgage) have been revised from minimum gross monthly salary of RM5,000 to minimum gross monthly salary of RM8,500.

The revisions stated in Note 3 - 5 above does not apply to existing customers who have enrolled under this Programme before the effective date until further notice from HSBC.

2. Clause 4 Table A – Amended the minimum monthly salary of RM5,000 to minimum gross monthly salary of RM8,500 and removed Everyday Global Account as one of the Eligible Salary Account (for non-Premier/Advance).

| Type of Salary Account                        | Criteria for Opening/Maintaining the Salary Account                                                                                                                                             |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Advance by Perks@Work                         | Eligible Customer with a minimum gross monthly salary of RM8,500 credited continuously each month into the Salary Account.                                                                      |
| Everyday Global Account (Advance Recognition) | Eligible Customer with a minimum gross monthly salary of RM8,500 credited continuously each month into the Malaysian Ringgit denominated Salary Account.                                        |
| HomeSmart Account (Advance Mortgage)          | Eligible Customer with a minimum monthly salary of RM8,500 credited continuously each month into the Salary Account; and has an existing housing financing of minimum RM300,000 with HSBC Bank. |

|                                                                         |                                                                                                                                                    |
|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Everyday Global Account<br>- No longer offered effective 1 October 2025 | Eligible Customer with a minimum monthly salary of RM1,000 credited continuously each month into the Malaysian Ringgit denominated Salary Account. |
|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|

3. Clause 7 – Amended to insert Clause 7 (b)

- Advance by Perks@Work
  - (a) Eligible Customers may enjoy Fee Waiver on his/her Advance Account.
  - (b) For avoidance of doubt, Eligible Customers who enroll into this Programme from 1 October 2025 onwards may enjoy Fee Waiver for the first 12 months from joining HSBC Advance via Perks@Work and from 13th month onwards will be subject to the Advance Primary Eligibility Criteria. Existing customers who have enrolled under this Programme before 1 October 2025 will continue to enjoy the Fee Waiver until further notice from HSBC Bank.

4. Clause 8 for Everyday Global Account (Advance Recognition) – Amended to insert Clause 8 (b)

- Everyday Global Account (Advance Recognition)
  - (a) Eligible Customer may enjoy Fee Waiver on his/her Advance recognised Everyday Global Account.
  - (b) For avoidance of doubt, Eligible Customers who enroll into this Programme from 1 October 2025 onwards may enjoy Fee Waiver for the first 12 months from joining HSBC Advance via Perks@Work and from 13th month onwards will be subject to the Advance Primary Eligibility Criteria. Existing customers who have enrolled under this Programme before 1 October 2025 will continue to enjoy the Fee Waiver until further notice from HSBC Bank.

Kindly take note that this revision does not impact existing customers onboarded prior to 1 October 2025.

For the amended Terms and Conditions for HSBC Perks@Work Programme, please refer to <https://www.hsbc.com.my/help/important-information/#notices>

For more information, please refer to <https://www.hsbc.com.my/advance/>