

TERMS & CONDITIONS
HSBC FINANCIAL REVIEW 2025 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 referred to as “**HSBC**”).
2. “**Promotion Period**” runs from **1 August 2025 to 31 October 2025**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing HSBC Bank Premier and HSCB Amanah Premier customers who do not hold any Investment Product with HSBC during the Promotion Period (“**Eligible Customer(s)**”).
4. The following categories of persons are not eligible to participate in this Promotion:
 - a. Non-individuals or corporate customers;
 - b. Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia; and
 - c. Customers whose account(s) are delinquent within HSBC’s definition at any time during the Promotion Period.

PROMOTION MECHANICS

5. Under this Promotion, Eligible Customer(s) stand to receive one (1) unit of RM50 Touch ‘n Go Reload PIN e-voucher (‘Gift’) when they complete Financial Review assessment via HSBC branches or Remote Engagement Service (via Zoom and Live Sign).
6. For the purpose of this Promotion, ‘Investment Products’ refer to unit trust investments, structured investments/-i and direct bonds/sukuk distributed by HSBC.
7. In the event the Eligible Customer opts to do the Financial Review assessment via Remote Engagement Service (Zoom and Live Sign), the Eligible Customer must be physically present in Malaysia throughout the entire Financial Review assessment.

GIFT TERMS & CONDITIONS

8. The total allocation of the Gifts under this Promotion is capped at first 500 Eligible Customers only, on a first come first serve basis. HSBC Bank is the sole provider of the Gifts in this Promotion.
9. Each Eligible Customer is entitled to receive maximum one (1) unit of the Gift, regardless of the number of HSBC Bank /HSBC Amanah Premier Account they hold, and the number of Financial Review assessment(s) completed within the Promotion Period.
10. The specific terms and conditions of the Gift:
 - a. The Gift is given on an “As-Is” basis;
 - b. The Gift is only valid for redemption through Touch ‘n Go eWallet app (“TnG App”). The use of the Gift is subjected to the terms and conditions of Touch ‘n Go Sdn Bhd and is not

- valid in conjunction with any other vouchers, offers or promotions. The Gift cannot be combined and accumulated;
- c. The Gift is applicable for one (1) time redemption only. Expiry date of the Gift will be stated in the redemption email sent by HSBC's fulfilment agency, Tri-E Marketing Sdn Bhd to Eligible Customers' email address maintained in HSBC's record. Any unutilised Gift that has expired will not be replaced by HSBC;
 - d. The Gift is not transferable and cannot be exchanged for cash, credit or any kind;
 - e. HSBC will not entertain any requests to deliver the Gift to a third party;
 - f. The Gift will be delivered within four (4) to eight (8) weeks after the Promotion Period, in the form of a unique Reload PIN via email from HSBC abovesaid fulfilment agency to Eligible Customers' email address maintained in HSBC record. Eligible Customer(s) shall key-in the unique Reload PIN in the "Add Money" box on TnG App to redeem the Gift.
 - g. HSBC may process your information, for purpose as provided in Our Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and Our Universal Terms and Conditions and disclose pertinent information to the fulfilment agency to facilitate delivery of the Gift to the Winners. A copy of the Notice can also be downloaded from <https://www.hsbc.com.my/privacy-and-security/> & <https://www.hsbcamanah.com.my/privacy-statement/>;
 - h. HSBC reserves the right to substitute the Gift with any other item or similar value at any time with three (3) days prior notice;
11. Touch 'n Go is not a participant in or a sponsor of this Promotion. The trade name and logo of this company is trademark belonging to Touch 'n Go Sdn. Bhd. respectively. HSBC does not in any way endorse, sanction, approve or support the use of the Gift or Touch 'n Go Sdn Bhd or any brand or merchandise associated with it. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Touch 'n Go Sdn Bhd.

GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
- For the avoidance of doubt, cancellation by HSBC of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation.
13. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
14. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Promotion.
15. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
- a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer(s)' composite statement;
 - d. display at its business premises; or
 - e. 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:
- (i) HSBC Bank and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my; and www.hsbcamanah.com.my;
 - (ii) HSBC’s Notice Relating to the Personal Data Protection Act 2010;
 - (iii) Specific Terms & Conditions governing Unit Trust which is available at <https://www.hsbc.com.my/investments/products/unit-trust/>;
 - (iv) Terms and Conditions Governing Bond;
 - (v) Terms and Conditions Governing Sukuk; and
 - (vi) The relevant terms and conditions of the Structured Investments/-i.
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.