

TERMS & CONDITIONS
HSBC Save & Maintain Promotion Q12026 (“Promotion”)

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**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from **25 February 2026 to 31 March 2026**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected customers who received voice call from HSBC regarding this Promotion AND apply for at least one of the Participating Products as set out in Table 1 below during the Promotion Period:

- (a) one (1) Savings Account; and
- (b) one (1) Credit Card

Table 1: Participating Product(s)

Participating Savings Account	<ul style="list-style-type: none"> • HSBC Advance Account* • HSBC Advance Everyday Global Account* <p>*only sole account(s) are eligible</p>
Participating HSBC Credit Card/-i	<ul style="list-style-type: none"> • HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Live+ Credit Card • HSBC Amanah MPower Platinum Credit Card-i

(Collectively referred to as “Participating Product(s)”)

4. ‘Selected customers’ include:
 - (a) “**New to Bank Customers**” who do not hold any banking products with HSBC in the past 12 months prior to the starting date of the Promotion Period.
 - (b) “**Existing Supplementary Cardholders**” who hold only HSBC supplementary credit card/-i(s) and do not maintain any other banking products with HSBC.

(Collectively referred to as “Eligible Customer(s)”)

5. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Existing Customers who hold HSBC current account or savings account(s) with HSBC;
 - (b) Existing Customers who have cancelled his/her HSBC banking products in the past twelve (12) months prior to the date of application for the Participating Product(s) under this Promotion;
 - (c) Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and/ or
 - (d) Customer(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - (e) Non individual or corporate customers; and/ or
 - (f) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Participating Product(s) is dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the Reward will not be eligible to join and/or receive any Reward under this Promotion.

PROMOTION MECHANICS

7. Eligible Customer who fulfils the following criteria during the Promotion Period is entitled to receive Reward as illustrated in Table 2, subject to the terms and conditions herein:-
- Apply for Participating Product(s) and complete the application, including submission of necessary documents; and
 - Fulfil the Participating Criteria as set out in Table 2 below
(the “Participating Criteria”).

Table 2: Participating Criteria & Reward

Customer Segment	Participating Criteria	Reward
(i) New to Bank	i. Open a Participating Savings Account and maintain minimum Total Relationship Balance (TRB) ¹ of RM30,000 & above within 60 days ² ; <u>and</u>	RM600 Cashback
(ii) Existing Supplementary Cardholders	ii. Must apply and hold an active Participating HSBC Credit Card/-i ³	

Note:

¹ 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 Investment/-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.

² 60 days will be calculated from the 1st day of the next calendar month following the day of account opening. Please see illustration below:



³ The application dates for the Participating (s)Savings Account and the Participating HSBC Credit Card/-i should not be more than 30 calendar days apart.

8. For the purpose of this Promotion, TRB will be calculated based on **Monthly Average TRB**:
 Monthly Average TRB = $\frac{\text{sum of daily day-end TRB for a given month within the 60 days}^2}{\text{number of days in that month}}$

9. An illustration on **Monthly Average TRB** using 30-day calendar month:

Date	Daily Day-End TRB
1 st to 15 th (15 days)	RM 50,000
16 th to 30 th (15 days)	RM 35,000

Total Daily Day-End TRB	(RM 50,000 x 15 days) + (RM 35,000 x 15 days) = RM 1,275,000
Number of days in the month	30 days
Monthly Average TRB	RM 1,275,000 / 30 days = RM 42,500

10. To be eligible for the Reward, the following requirements must be met:
 - (i) The Participating Product(s) signed up must be within Promotion Period;
 - (ii) For New to Bank customer & Existing Supplementary Cardholder who have applied for the Participating HSBC credit card/-i, the application dates for the Participating Savings Account and the Participating HSBC Credit Card/-i should not be more than 30 calendar days apart; and
 - (iii) Eligible Customer(s) must meet the minimum TRB of RM30,000 in any one month within the 60 days².
11. Cashback will be credited to Eligible Customer's first HSBC primary credit card/-i within 120 days after the Participating Criteria is fulfilled and will be reflected in the Eligible Customer's first HSBC primary credit card/-i statement following month after crediting.
12. The Reward is not transferable and cannot be exchanged for cash, credit or in kind.
13. HSBC reserves the right to substitute the Reward with any other item of similar value at any time with three (3) days prior notice.
14. The Eligible Customer is only entitled to receive the Reward once even if the Eligible Customer applies for more than one (1) Participating Product.
15. If the Eligible Customer hold more than one (1) HSBC primary credit card/-i, the Cashback will be credited to the Eligible Customer's first HSBC primary credit card/-i.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer's credit card statement(s) or 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.
18. 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.
19. The below terms also apply:
 - a. HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
 - b. HSBC Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Customer(s) shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.