

TERMS AND CONDITIONS

HSBC's Exclusive Online FX rates Promotion Q3 2025 ("Promotion")

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**").

PROMOTION PERIOD

1. "**Promotion Period**" runs from 01 July 2025 to 30 September 2025 both dates inclusive.

PARTICIPATION & ELIGIBILITY

2. The Promotion is open to existing individual HSBC customers who:
 - i) have a sole or joint savings/current, Everyday Global Account and/or a Foreign Currency account with HSBC ("**Participating HSBC account**");
 - ii) have a valid HSBC Malaysia online banking and/or HSBC Malaysia mobile banking ID and password; and
 - iii) received an email or SMS from HSBC inviting him or her to participate in this Promotion,(Collectively known as "**Eligible Customers**").
3. Permanent and/or contract employees of HSBC, non-individuals and corporate customers are not eligible to participate in this Promotion.
4. Eligible Customers whose Participating HSBC accounts are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period will not be eligible to enjoy HSBC's Exclusive Online FX rates under this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers who perform the Eligible Foreign Exchange conversion via HSBC Malaysia Online and/or Mobile Banking will enjoy HSBC's Exclusive Online FX rates as illustrated in Table 1 below.
7. "**Eligible Foreign Exchange conversion**" for this Promotion:
 - a. **includes:**
 - (i) transactions between customer's MYR saving/current account and Foreign Currency Account or Everyday Global Account or vice versa between;
 - (ii) one Foreign Currency Account to different Foreign Currency Account;
(cumulatively referred to as "**FX**")
 - (iii) via Telegraphic transfer ("**TT**");
 - (iv) via Global Money Transfers ("**GMT**") and

b. excludes:

- (i) FX via HSBC **Global** Transfers;
- (ii) Transfer to any local bank via instant transfer (DuitNow pay to account); and
- (iii) InterBank GIRO.

Table 1:

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+B joint MYR current account*	Customer C account in OCBC Singapore	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 current account*	Customer C account in Citibank United States	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.

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.

8. HSBC's Exclusive Online FX rates refer to the exclusive exchange rates offered by HSBC Malaysia via Online and Mobile Banking during this Promotion Period against HSBC's past historical rates.
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.

10. Funds transfers, including FX, TT and/or GMT, 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.

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.
13. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. 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.
15. The below terms also apply:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.
16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC's decision on all matters relating to this Promotion shall be final and binding.