

TERMS & CONDITIONS

HSBC Financial Prosperity Campaign 2026 ("Promotion")

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. 198401015221 (127776-V)) ("HSBC") for the following insurance products underwritten by Allianz Life Insurance Malaysia Berhad (Reg No. 198301008983 (104248-X)) ("Allianz Life") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.

PROMOTION PERIOD

2. This Promotion runs from 01 January 2026 – 31 March 2026, both dates inclusive ("Promotion Period").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC customers who are aged 18 years and above ("Eligible Customer").
4. For the purpose of this Promotion, participating products are ("Participating Product(s)"):
 - i) Single Premium Plan (SP):
 - a) HSBC's EliteDiamond SP
 - ii) Regular Premium Plan (RP):
 - a) HSBC's EliteDimond RP; and
 - b) HSBC's UniversalIncome Plus

The products in Clause 4i(a) and 4ii(a) are collectively referred to as "**Investment-Linked Bancassurance Products**"

PROMOTION MECHANICS

5. The Eligible Customer who fulfills the following criteria will be rewarded with Cashback stated in Table A based on the premium amount per policy.
 - i) Purchase in any Participating Product(s) listed in Clause 4 above and submits his/her application during the Promotion Period; and
 - ii) Meets and pays the premium in accordance with the minimum amount stated in the respective product disclosure sheet for the participating premium plans below:
 - a. SP; or
 - b. RP whereby the premium payment mode must be **Annual**; and
 - iii) Policy is issued by Allianz Life.

Table A:

Participating Product(s)	Cashback (MYR)
Single Premium Plan: i) HSBC's EliteDiamond SP	2% of one-third (1/3) of the premium amount paid (Please see Example 1)
Regular Premium Plan (must be Annual payment mode): i) HSBC's EliteDimond RP; and i) HSBC's UniversalIncome Plus	2% of the premium amount paid (Please see Example 2)

Example 1

Eligible Customer purchased a HSBC's EliteDiamond SP with premium amount of MYR 300,000 during the Promotion Period. Eligible Customer will receive Cashback of MYR 2,000, based on 1/3 of the premium amount.

Example 2

Eligible Customer purchased a HSBC's EliteDiamond RP or HSBC's UniversalIncome Plus with Annual payment mode and premium amount of MYR 1,000,000 during the Promotion Period. Eligible Customer will receive a Cashback of MYR 20,000.

6. Eligible Customer who performs any regular or ad-hoc investment top up(s) on new or existing Investment-Linked Bancassurance Products will be excluded from this Promotion.
7. Eligible customer is only entitled to one (1) Cashback per policy. However, Eligible Customer may purchase multiple policies of the Participating Product(s) to receive more Cashback.
8. Eligible Customer who fulfils clause 5 (i), (ii) and (iii) above is required to sign an E-payment form for Allianz Life to credit the Cashback into HSBC CASA/-i. If no E-payment form is signed, the Cashback will be credited into Eligible Customer's prepaid account with Allianz Life.
9. If Eligible Customer exercises cooling-off rights, cancel, surrender, or revise plan benefits (i.e. reduce sum covered, reduce premium, perform partial withdrawal/ surrender) within first 15 days upon policy certificate issued, the Eligible Customer will not be entitled to the Cashback and any such Cashback shall be forfeited.
10. The Cashback is not transferable and cannot be exchanged for gift, credit or in kind.
11. HSBC reserves the right to substitute Cashback with any other item of similar value at any time with five (5) days' prior notice.

GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
13. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - i) via electronic means;
 - ii) press advertisements;
 - iii) display at its business premises; or
 - iv) 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:
 - i) HSBC Bank Universal Terms and Conditions ("UTCs"). The UTCs are available at www.hsbc.com.my;
 - ii) The respective terms and conditions for the Participating Product(s); and
 - iii) 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 personally responsible for any applicable taxes, rates.

18. HSBC's decision on all matters relating to this Promotion shall be final and binding.
19. Allianz Life being the underwriter of the Participating Product(s) and responsible for the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third-party distributor and accepts no liability for the products and services offered by Allianz Life.