

**TERMS & CONDITIONS**  
HSBC Premier Cash Reward Promotion (“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 9 May 2024 to 30 June 2024, both dates inclusive.

**ELIGIBILITY & PARTICIPATION**

3. This Promotion is open to New HSBC Premier customers who open an HSBC Premier Everyday Global Account (“Participating Account”) during the Promotion Period (“Eligible Customer(s)”).
4. “New HSBC Premier” is defined as new-to-bank Premier customers who do not hold any existing HSBC products.
5. The following categories of persons are **not eligible** to participate in this Promotion:
  - a. Joint account holders;
  - b. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia; and
  - c. Customers subscribed for Perks@Work programme.
6. Eligible Customer(s) whose Premier status is inactive and/or the Participating Account is not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this promotion.

**PROMOTION MECHANICS**

7. To stand a chance to receive Cash Reward of RM300, Eligible Customers must fulfil the Reward Criteria as set out in Table 1 below during the Promotion Period, on a first come first served basis and subject to the terms and conditions herein.

Table 1: Reward Criteria

Reward Criteria	Cash Reward
(i) Eligible Customers who open the Participating Account; <b>AND</b>	<b>RM300</b>
(ii) Have a Total Relationship Balance (TRB) of at least RM200,000 by the third month from the Account Opening Month.	

<sup>1</sup>Total Relationship Balance (TRB) includes any: 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.

<sup>2</sup>Account Opening Month refers to the month that the Participating Account is successfully opened.

8. The Cash Reward will be credited into the Eligible Customer’s Participating Account as stipulated in the table below.

Account Opening Month	Month meeting TRB of at least RM200,000	Cash Reward Fulfilment by
April 2024	July 2024	30 September 2024
May 2024	August 2024	31 October 2024
May 2024	September 2024	Not eligible for Cash Reward

9. For avoidance of doubt, Eligible Customers will need to meet TRB of at least RM200,000 and TRB calculation is based on average daily TRB of the month.

Day in the month	TRB	Average TRB
Day 1 – Day 15	RM200,000	RM200,000 x 15 days / 30 days = RM100,000
Day 16 – Day 30	RM300,000	RM300,000 x 15 days / 30 days = RM150,000
		RM250,000

Note: The average TRB for the scenario above is RM250,000 for the month. Hence, the customer will be eligible for the Cash Reward.

10. Each Eligible Customer is only entitled to receive a maximum of one (1) unit of Cash Reward under this Promotion.
11. In the event the Eligible Customer opens more than one (1) Participating Account, the Eligible Customer is only entitled to receive one (1) unit of Cash Reward which will be credited to the Participating Account that is opened first upon joining HSBC.
12. The total allocation of Cash Reward to be given out under this Promotion is as stated in the table below and is pooled together with HSBC Amanah Premier Cash Reward Promotion. HSBC Bank is the sole provider of all the Cash Reward under this Promotion.

Reward	Reward Capping
RM300	1,500 units

13. The HSBC Premier Everyday Global Account is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

#### GENERAL TERMS & CONDITIONS

14. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
15. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
  - a. electronic means;
  - b. press advertisements;
  - c. notice in the Eligible Cardholder's account 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 4<sup>th</sup> 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, this terms shall prevail in relation to this Promotion.
17. The below terms also applies:
  - (i) HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my); and
  - (ii) HSBC's Notice Relating to the Personal Data Protection Act 2010.
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 Customers shall be responsible for any applicable taxes.
20. HSBC's decision on all matters relating to this Promotion shall be final and binding.