

TERMS & CONDITIONS
HSBC Premier Q2 2026 Investment Campaign ("**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 as "**HSBC**").
2. "**Promotion Period**" runs from **1 April 2026 to 30 June 2026**, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to the following customers :
 - a. new HSBC Premier/Premier Elite customers;
 - b. existing HSBC Premier/Premier Elite customers including:
 - i. inactive or dormant HSBC Premier/Premier Elite customers/ who re-activated their Premier status within the Promotion Period; or
 - ii. existing HSBC customers who are being upgraded to HSBC Premier/Premier Elite within the Promotion Period,

(collectively referred to as "**Eligible Customers**").
4. The following categories are **not eligible** to participate in the Promotion:
 - i. Non individual or Corporate customers;
 - ii. Customer(s) who have closed, cancelled and/or terminated his/her HSBC product(s) within six (6) months prior to this Promotion;
 - iii. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia.
5. Eligible Customers whose banking facilities are delinquent, dormant/inactive, invalid or suspended/closed/cancelled throughout the Promotion Period or during fulfilment of the Prize Voucher will not be entitled to join and/or receive any rewards under this Promotion.

PARTICIPATION CRITERIA & PROMOTION MECHANICS

6. Eligible Customers who fulfil the Participation Criteria below during the Promotion Period stands to receive Switch Malaysia e-voucher ("**Prize Voucher**"), with the voucher value as illustrated in Table 1, on a first-come-first-served basis, subject to Clause 12 and the terms and conditions herein.

Table 1: Participation Criteria and Prize Voucher for Premier or Premier Elite Customers

Tier	Participation Criteria	Prize Voucher
1	Invest a minimum Net New Investment of RM 3,000,000 in any of the Eligible Investments as per Clause 7 throughout the Promotion Period.	1 x Switch Malaysia e-voucher worth RM5,399 (Limited to 80 units)
2	Invest a minimum Net New Investment of RM 2,000,000 in any of the Eligible Investments as per Clause 7 throughout the Promotion Period.	1 x Switch Malaysia e-voucher worth RM4,099 (Limited to 100 units)

Tier	Participation Criteria	Prize Voucher
3	Invest a minimum Net New Investment of RM 1,000,000 in any of the Eligible Investments as per Clause 7 throughout the Promotion Period.	1 x Switch Malaysia e-voucher worth RM2,299 (Limited to 150 units)

7. For avoidance of doubt, the participation criteria and Prize Voucher will be assessed and determined based on customer number basis. For example, If Customer A invested a Net New Investment of RM1,000,000 into sole account with customer number 123-555111; and invested an additional Net New Investment of RM3,000,000 into the joint account with customer number 123-666222, then Customer A stands to receive the Prize Voucher(s) under Tier 3 and Tier 1 respectively. The Net New Investment between the two accounts cannot be consolidated for the purpose of this Promotion.
8. Eligible Investments include the following:
- HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 1 April 2026 – 30 June 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 years and Non-Principal Protected (NPP) Structured Product/-i with tenure below 6 months);
 - Unit Trust/Shariah Compliant Unit Trust distributed by HSBC Bank/HSBC Amanah with a minimum sales charge of 1% (excluding Money Market Fund); and
 - Selected Bond/Sukuk distributed by HSBC Bank/HSBC Amanah (speak to your designated Relationship Manager for more information).
9. For the purposes of this Promotion, “Net New Investment” refers to total new investments added to customers' investment account(s) within campaign period, less any withdrawals or redemptions. Maturities and autocalls from existing investments will not be classified as withdrawals or redemptions under this Promotion. Redemptions and reinvestments between Eligible Customer's sole and joint accounts are excluded from ‘Net New Investment’ computation for the purpose of this Promotion.
10. The winners of the Prize Voucher will be notified via SMS at their registered mobile number with HSBC within fourteen (14) weeks after the end of the Promotion Period. For joint account, the primary account holder will be notified.
11. The total allocation of Prize Vouchers under this Promotion is capped at 330 units as stipulated in Table 2 below, and the allocation is pooled together with the “HSBC Amanah Premier Q2 2026 Investment Campaign”. HSBC Bank is the sole provider for all Prize Vouchers in this Promotion.

Table 2: Allocation of Prize Vouchers

Tier	Prize Vouchers for Premier or Premier Elite Customers
Tier 1	80 units of Switch Malaysia e-voucher worth RM5,399
Tier 2	100 units of Switch Malaysia e-voucher worth RM4,099
Tier 3	150 units of Switch Malaysia e-voucher worth RM2,299

12. For avoidance of doubt:
- If the number of Eligible Customers exceeds the total allocated Prize Vouchers within the same Tier category, the Prize Voucher will be given out to the Eligible Customer on a first-come-first-serve basis ;
 - If the total number of Eligible Customer(s) within Tier 1 exceeds the capped units under Tier 1 Prize Vouchers, those remaining Tier 1 Eligible Customer will be awarded with Tier 2 Prize Voucher;
 - If the total number of Eligible Customer(s) within Tier 2 exceeds the capped units under Tier 2 Prize Voucher(s), those remaining Eligible Customer(s) will be awarded with Tier 3 Prize Voucher;
 - If the total number of Eligible Customer(s) within Tier 3 exceeds the capped units under Tier 3, no additional Prize Voucher(s) will be given.

13. The following terms and conditions apply to all Prize Voucher(s):

- a) The Eligible Customer who fulfills the promotion criteria as listed in Table 1, will be rewarded with the Prize Voucher. The value of e-voucher is stipulated in Table 1 above.
- b) Eligible Customer will be receiving the e-voucher via their registered email address with HSBC. The e-voucher is only valid for one (1) time use and can only be used at Switch outlets and Urban Republic by Switch outlets in Malaysia only. Eligible Customer can redeem an Apple product or products of other brands of equivalent value to the voucher or pay the difference if the selected item exceeds the voucher value. The Prize Voucher must be redeemed within six (6) months from the date of issuance of the Prize Voucher and the usage of the Prize Voucher is subject to Switch Malaysia terms and conditions.
- c) Prize Voucher will be forfeited in the event Eligible Customer or their authorized representative unable or failed to redeem the Prize Voucher within the validity of the e-voucher period stipulated. Eligible Customer shall have no right of recourse against HSBC. HSBC shall not entertain any requests for courier of the Prize Voucher.
- d) The Prize Voucher will be provided on an 'as is basis'. Any query, disputes or issues regarding the usage of Prize Voucher or the gadget redeemed using the Prize Voucher must be addressed directly with Switch Malaysia, as HSBC shall not be responsible for the quality, functionality, or condition of the gadget.
- e) HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Prize Voucher under this Promotion. The Prize Voucher is neither transferable or exchangeable in part or in full for cash, credit, or other goods.
- f) HSBC reserves the right to substitute or vary the Prize Voucher with alternative gift of similar value at any time with 3 days prior notice.
- g) 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 the Prize Voucher(s).
- h) HSBC is not affiliated with any of the organizations whose products are given out as Prize Voucher in this Promotion.
- i) Apple and Switch Malaysia are not a participant in or sponsor of this Promotion. The trade name and logo of Apple are trademarks belonging to Apple Inc. HSBC is not in any way endorsing, approving, or supporting the use of any brand or merchandise of Apple or Switch Malaysia.

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. For the avoidance of doubt, cancellation of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation.

15. This Promotion's 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.

16. 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.

17. 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.

18. The below terms also apply:

- i. HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available hsbc.com.my/terms-and-conditions;
- ii. Specific Terms & Conditions for HSBC Premier and HSBC Advance;
- iii. Specific Terms & Conditions for International Wealth and Premier Banking;
- iv. HSBC’s Notice Relating to the Personal Data Protection Act 2010

19. The Eligible Customer(s) shall be personally responsible for all and any applicable taxes.

20. HSBC’s decision on all matters relating to this Promotion shall be final and binding.