

TERMS & CONDITIONS

HSBC Premier Wealth Up for Apple Gadget Promotion 2026 ("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 January 2026 to 31 March 2026**, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to the following customers who are applying or currently holding HSBC Bank/HSBC Amanah Premier Account/-i and/or HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i within the Promotion Period:
 - (i) New HSBC Premier/Premier Elite customers:
 - (a) New to Bank customers who join HSBC/ HSBC Amanah Premier or Premier Elite during the Promotion Period; or
 - (b) Existing HSBC/ HSBC Amanah credit card-only customers who join HSBC/ HSBC Amanah Premier or Premier Elite during the Promotion Period; or
 - (c) Existing HSBC/ HSBC Amanah Mass or Advance customers who upgrade to HSBC/ HSBC Amanah Premier or Premier Elite during the Promotion Period; or
 - (ii) Existing HSBC Premier/Premier Elite customers:
 - (a) Active HSBC Premier/Premier Elite customers
 - (b) Inactive or dormant HSBC Premier/Premier Elite customers who re-activate their Premier status within the Promotion Period

(“Eligible Customers”).

For the purpose of this Promotion,

- (a) "HSBC Premier" refers to customers who join HSBC as Premier customers and maintain a Total Relationship Balance (TRB) of at least RM300,000 (or equivalent in foreign currency) within the Promotion Period.
"HSBC Premier Elite" refers to customers who join HSBC as Premier Elite customers and maintain a TRB of at least RM3 million (or equivalent in foreign currency) within the Promotion Period.
- (b) Total Relationship Balance (TRB) includes deposits in Current Account/-i, Savings Account/-i, Time/Term Deposit/-i; and/or Investments in Unit Trust funds/Shariah-compliant Unit Trust funds, Structured Investments/-i, Dual Currency Investments/-i, Bond/Sukuk, as well as the cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

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 Bank/HSBC Amanah Premier Account/-i and/or HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i within six (6) months prior to this Promotion;
 - (iii) Permanent and/or contract employees of HSBC Bank, HSBC Amanah and other HSBC group entities in Malaysia.
5. Eligible Customers whose account(s) or banking facilities with HSBC are not activated, delinquent, dormant/inactive, downgraded, invalid or suspended/closed/cancelled throughout the Promotion Period or during fulfilment of the rewards 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 shall receive a maximum of one (1) unit of the Gadget Prize, as illustrated in Table 1 and 2, on a first-come-first-served basis, subject to other terms and conditions herein. For avoidance of doubt, in respect of joint account, only the primary accountholder will be entitled to receive the Gadget Prize.

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

| Tier | Participation Criteria | Gadget Prize (max 1 unit per customer) |
|------|--|--|
| 1 | Invest a minimum RM 2,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple iPhone 17 512GB worth RM4,999 |
| 2 | Invest a minimum RM 1,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple iPad 11" Wi-Fi + Cellular 256GB worth RM2,699 |
| 3 | Invest a minimum RM 300,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple Watch SE 3 GPS 40mm worth RM1,049 |

Table 2: Participation Criteria and Gadget Prize for Existing Premier or Premier Elite Customers

| Tier | Participation Criteria | Gadget Prize (max 1 unit per customer) |
|------|--|--|
| 1 | Invest a minimum RM 3,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple iPhone 17 Pro Max 512GB worth RM6,999 |
| 2 | Invest a minimum RM 2,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple iPhone 17 512GB worth RM4,999 |
| 3 | Invest a minimum RM 1,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period. | Apple iPhone 17 256GB worth RM3,999 |

7. For the purposes of this Promotion,

- (i) “Fresh Funds” means moneys or funds transferred, credited, or paid into any deposit, investment, and bancassurance accounts of the Eligible Customers from other bank(s) and/or financial institution(s). Funds transferred from any existing HSBC deposit, home loan, investment and bancassurance accounts are not considered as Fresh Funds.
- (ii) “Existing Funds” means any existing funds from any HSBC account(s) including deposit, home loan, investment and bancassurance accounts.

8. “Eligible Investment” includes the following:

- (i) Selected HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 1 January 2026 to 31 March 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 year and Non-Principal Protected (NPP) Structured Product/-i with tenure below 6 months). Structured Product/-i placement made between 15 December 2025 to 31 December 2025, with an investment date in January 2026 will also be eligible;

- (ii) Unit Trust funds/ Shariah Compliant Unit Trust funds distributed by HSBC Bank/ HSBC Amanah with a minimum sales charge of 1% (excluding Money Market Fund); and
- (iii) Selected Bond/Sukuk distributed by HSBC Bank/ HSBC Amanah (speak to your designated Relationship Manager for more information).

9. The total allocation of the Gadget Prizes under this Promotion is capped at 520 units of to be given out under this Promotion as stipulated in Table 3 below, and the allocation is pooled together with "HSBC Amanah Premier Wealth Up for Apple Gadget Promotion 2026". HSBC Bank is the sole provider for all Gadget Prizes in this Promotion.

Table 3: Allocation of Gadget Prizes

(i) New Premier/Premier Elite customers

| Categories | Apple Gadgets | Units to be given out |
|---------------|---|-----------------------|
| Tier 1 | Apple iPhone 17 512GB worth RM4,999 | 30 |
| Tier 2 | Apple iPad 11" Wi-Fi + Cellular 256GB worth RM2,699 | 50 |
| Tier 3 | Apple Watch SE 3 GPS 40mm worth RM1,049 | 100 |

(ii) Existing Premier/Premier Elite customers

| Categories | Apple Gadgets | Units to be given out |
|---------------|---|-----------------------|
| Tier 1 | Apple iPhone 17 Pro Max 512GB worth RM6,999 | 80 |
| Tier 2 | Apple iPhone 17 512GB worth RM4,999 | 100 |
| Tier 3 | Apple iPhone 17 256GB worth RM3,999 | 160 |

10. The winners of the Gadget Prizes will be notified via SMS at their contact number registered with HSBC within sixteen (16) weeks after the end of the Promotion Period.

11. For avoidance of doubt:

- (i) In the event there is a tie in transaction time in fulfilling the Participation Criteria within the same Tier category, the Gadget Prize will be given out to the Eligible Customers who has higher Total Relationship Balance (TRB);
- (ii) If the total number of Eligible Customers exceeds the capped units under Tier 1 Gadget Prizes, those remaining Tier 1 Eligible Customers will be awarded with Tier 2 Gadget Prize;
- (iii) If the total number of Eligible Customers exceeds the capped units under Tier 2 Gadget Prize(s), those remaining Tier 2 Eligible Customers will be awarded with Tier 3 Gadget Prize;
- (iv) If the total number of Eligible Customers exceeds the capped units under Tier 3, no additional Gadget Prize(s) will be given.
- (v) The final eligible customers for tier 1, 2 and 3 will be determined based on those who meet the Participation Criteria for each tier and fall within the capped number of units.

12. The following terms and conditions apply to all Gadget Prize(s):

- (i) Eligible Customer or their authorized representative shall be required to collect the Gadget Prize at the HSBC branch where the Eligible Customer's records are located at.
- (ii) Gadget Prize will be forfeited in the event Eligible Customer or their authorized representative unable or failed to collect the Gadget Prize within 60 days upon receiving the bank's notification to collect the Gadget Prize. Eligible Customer shall have no right of recourse against HSBC. HSBC shall not entertain any requests for courier of the Gadget Prize.

- (iii) HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Gadget Prize(s) under this Promotion. The Gadget Prize(s) are neither transferable or exchangeable in part or in full for cash, credit, or other goods.
- (iv) The Gadget Prize(s) will be provided on an 'as is basis'.
- (v) In the event, the Gadget Prize(s) have to be replaced with alternative gift, or voucher of similar value, HSBC will provide prior notice to the customers.
- (vi) HSBC will provide the Gadget Prize(s) in any colour that are available.
- (vii) 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 Gadget Prize(s).
- (viii) The Gadget Prize(s) do not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- (ix) Any query and/or dispute on the usage of the Gadget Prize(s) must be directed to and resolved directly with Apple.
- (x) Apple is 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 sold by Apple.

13. Eligible Customers who participate in this Promotion is eligible to participate in HSBC Bancassurance Apple Gadget Promotion 2026 and other promotions that run concurrently during the Promotion Period.

14. For Eligible Customers who participate in HSBC Bancassurance Apple Gadget Promotion 2026 and meet the criteria (i), (ii) and (iii) set out below stand a chance to receive another Apple Gadget ("Gift"). The value of the Gift to be given out will be based on Premium Amount tier as listed in Table 4 below:

- (i) Purchase any Participating Product(s) listed below during the Promotion Period;

Single Premium Plan ("SP")

- a. HSBC's UniversalLegacy SP;
- b. HSBC's UniversalTreasure Plus SP;
- c. HSBC's EliteSaver SP GIO and SP GIO (USD); and
- d. HSBC's EliteDiamond SP MYR and USD.

Regular Premium Plan ("RP")

- a. HSBC's Universal AssuredTreasure;
- b. HSBC's EliteWealth;
- c. HSBC's EliteCare Plus;
- d. HSBC's FamilyCare;
- e. HSBC's UniversalLegacy RP;
- f. HSBC's UniversalIncome;
- g. HSBC's Reducing Term Assurance;
- h. HSBC's EliteWealth Plus;
- i. HSBC's UniversalIncome Plus; and
- j. HSBC's EliteDiamond RP.

- (ii) Meet and pay the premium in accordance with the minimum amount stated in the Product Disclosure Sheet of the respective Participating Product(s) for the participating premium plans below:
 - a. Single Premium Plan (SP); or
 - b. Regular Premium Plan (RP) whereby the premium payment mode must be **Annual**; and

- (iii) Policy is issued by Allianz Life.

Table 4:

| Tier | Accumulated Premium Amount SP and RP (must be Annual premium payment mode) | Gift |
|------|--|---|
| 1 | RP: ≥MYR 1,000,000 SP: ≥MYR 2,000,000 | Apple iPhone 17 Pro Max 256GB worth MYR 5,999 (limited to 20 units) |
| 2 | RP: ≥MYR 500,000 SP: ≥MYR 1,000,000 | Apple iPad 11-inch Wi-Fi + Cellular 256GB worth MYR 2,699 (limited to 50 units) |
| 3 | RP: ≥MYR 200,000 SP: ≥MYR 400,000 | Apple Watch SE 3 GPS 40mm worth MYR 1,049 (limited to 150 units) |

The total allocated gifts are pooled together with “HSBC Amanah Banca-Takaful Apple Gadget Promotion”. Please refer to HSBC Bancassurance Apple Gadget Promotion 2026 terms and conditions for the detailed information.

GENERAL TERMS & CONDITIONS

15. 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.
16. 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.
17. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - (i) 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.
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:
 - (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 Wealth and Personal Banking;
 - (iv) The respective terms and conditions governing Structured Investment, Unit Trust, Bond/ Sukuk; and
 - (v) HSBC's Notice Relating to the Personal Data Protection Act 2010.
20. The Eligible Customers shall be personally responsible for all and any applicable taxes.
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.