TERMS & CONDITIONS

HSBC / HSBC Amanah 2026 Year End Mortgage Campaign ("Campaign")

CAMPAIGN 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 referred to as **"HSBC")**.

2. The mortgage application must be submitted from 29 October 2026 to 31 December 2026, both dates inclusive ("**Campaign Period**").

3. Eligible Customer(s) are required to accept the Letter of Offer between 1 November 2026 to 31 January 2027, both dates inclusive, ("**Acceptance Period**") to be eligible for the Gift.

ELIGIBILITY CRITERIA

4. This Campaign is open to all individuals who fulfil the following conditions ("**Eligible Customer(s)**"):
   (i) Malaysians or Non-Malaysians; and
   (ii) Residents or Non-Residents; and
   (iii) 18 years of age and above.

5. The following individuals are not eligible to participate in this Campaign:
   (i) Non-individuals and corporate customers;
   (ii) Any individual(s) who is subject to sanctions, assets freezes, prohibitions or restrictions under applicable sanction laws and regulations or HSBC Sanctions Policy, including:
      (a) parties named on certain sanctions lists issued by the UN, UK, HK, EU or US;
      (b) parties named on a sanction list issued by the competent authority in Malaysia;
      (c) individuals residing in certain country/region location which include Iran, North Korea, Syria, Cuba, Non-Ukrainian Government Controlled Areas of Ukraine (subject to change from time to time); or
      (d) the Government of Iran, North Korea, Syria, and Venezuela (subject to change from time to time) including any person who is controlled by, acts directly or indirectly for or on behalf of, any of the foregoing.

6. By participating in this Campaign, the Eligible Customers hereby expressly agree to be bound by these Terms & Conditions.

CAMPAIGN MECHANICS

7. To qualify for the Gift, Eligible Customer(s) are required to fulfil the criteria below:
   (i) submit a new mortgage / home financing application to HSBC during the Campaign Period at any HSBC branch; and
   (ii) have the mortgage application accepted during the Acceptance Period; and
   (iii) meet all requirements set out in these Terms & Conditions (collectively, "**Participation Criteria**").

8. Eligible applications include both:
   (i) new purchase mortgage applications; or
   (ii) refinancing / balance transfer mortgage applications,
   (iii) submitted within the Campaign Period and accepted within the Acceptance Period.

9. Eligibility and qualification under this campaign will be determined based on HSBC's records, which shall be final and conclusive.

10. Notwithstanding any other provision of these Terms & Conditions, HSBC reserves the right not to award any campaign reward to an Eligible Customer whose mortgage or home financing application has been accepted but is subsequently withdrawn, cancelled, terminated or otherwise does not proceed to loan disbursement. For the avoidance of doubt, acceptance of the mortgage or home financing application alone does not guarantee entitlement to any campaign

reward, and the reward will remain subject to the loan or financing being disbursed and all other applicable requirements under these Terms & Conditions.

11. For avoidance of doubt:
    (i) "Submitted" means a mortgage application is received by HSBC and captured in HSBC's system during the Campaign Period, together with the standard documents required by HSBC to lodge an application.
    (ii) "Accepted" means that HSBC has approved the mortgage application and the customer has accepted and signed the approved Letter of Offer, with the acceptance recorded in HSBC's system during the Acceptance Period.

12. Applications submitted outside the Campaign Period and/or accepted outside the Acceptance Period will not qualify for the Gift.

13. HSBC reserves the right to request additional information and/or documents for verification. Where an Eligible Customer fails to provide information/documents within a reasonable timeframe (as determined by HSBC), HSBC may disqualify the application from the campaign.

14. Eligible Customers will receive an Apple e-voucher ("**Gift**") based on the approved and accepted mortgage financing amount for the eligible mortgage application, as recorded by HSBC:
    (i) RM500 Apple e-voucher for approved and accepted mortgage financing amount of RM1,000,000 up to RM2,499,999; or
    (ii) RM1,000 Apple e-voucher for approved and accepted mortgage financing amount of RM2,500,000 and above.

15. The Gift entitlement is eligible per mortgage application.

16. For joint applications, the joint applicants are collectively entitled to one (1) Gift only per eligible mortgage application. The Gift will be issued to the primary applicant (or as determined by HSBC based on its records).

17. Gift fulfilment will take place within 6 weeks after Campaign Period, subject to successful verification and completion of fulfilment requirements under these Terms & Conditions.

18. HSBC reserves the right to substitute or vary the Gift in accordance with Clause 19.

19. The following terms and conditions apply to the Apple e-voucher:-
    (i) Eligible Customers consent to HSBC sharing their information to a third party (i.e. partner vendor) for Gift fulfilment purposes.
    (ii) Eligible Customers must have a valid email address and contact number maintained in HSBC's records at the point of fulfilment, which must be the same as the email address used in the mortgage application form. The e-voucher code for either Gift will be emailed to the Eligible Customer's email address once verified.
    (iii) Should the email address or contact number require amendments, Eligible Customers are responsible to update the email address or contact number via Contact Centre or Branch walk-in before Gift fulfilment.
    (iv) If the Eligible Customer fails to respond to vendor's email verification for Gift selection within 30 calendar days from the first email contact, the Gift will be forfeited.
    (v) HSBC will not be held liable for any non-receipt, mishaps, injuries, or accidents that may occur during fulfilment or usage of the Gift under this Campaign.
    (vi) HSBC reserves the right to substitute or vary the Gift with an alternative gift of similar value at any time with 3 days prior notice.
    (vii) The Gift is not transferable or exchangeable in part or in full for cash, credit, or in kind and is applicable for one (1) time redemption only. Any unutilized e-voucher that has expired will not be replaced by HSBC.
    (viii) Usage of the Gift is subject to the terms and conditions imposed by CG Computers Sdn Bhd.
    (ix) Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with CG Computers Sdn Bhd. CG Computers Sdn Bhd are not sponsors of this Campaign. The trade name and logo of Apple Inc. are trademarks belonging to Apple Inc. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of the Gift or any brand, merchandise or services sold or provided by CG Computers Sdn Bhd.

GENERAL TERMS & CONDITIONS

1. By participating in this Campaign, Eligible Customers agree and consent for his/her personal data being collected, processed, used and disclosed by HSBC:
   (i) for the sole purpose of running this Campaign; and
   (ii) to HSBC's authorised service provider for the fulfilment of the Gift.

2. HSBC reserves the right to determine at its discretion all matters arising out of or in connection with this Campaign, including:
   (i) Eligibility of the customers to participate in this Campaign; and/or
   (ii) Eligibility of the fulfilment criteria for customers to receive the Gift.
   HSBC is entitled to withdraw the package if the customer(s) selected is subsequently found to be ineligible to participate in this Campaign.

3. HSBC reserves the right to amend the Terms & Conditions and cancel this Campaign if necessary, with 3 days' prior notice.

4. HSBC may communicate to the Eligible Customers in relation to this Campaign via:
   (i) electronic means;
   (ii) press advertisements;
   (iii) display at HSBC business premises; or
   (iv) notice on HSBC website at www.hsbc.com.my;
   (v) notice on Eligible Customer(s)' composite statement;
   where such notices shall be deemed to be effective immediately on and from the 4th day after its delivery/publication/display/post as per the manner described herein.

5. HSBC shall not be responsible for any loss or damage arising from or in connection to this Campaign save and except for any individual or Eligible Customers' loss or damage suffered or incurred as a direct result of HSBC's gross negligence.

6. HSBC shall not be liable for any default due to any act of God or any event beyond reasonable control of HSBC.

7. Eligible Customers shall be personally responsible for all applicable taxes in relation to this Campaign.

8. HSBC reserves the right to vary, extend, shorten, suspend, or terminate this campaign and/or vary any of these Terms & Conditions, with notice where required.

9. HSBC's decision on all matters relating to this campaign, including but not limited to eligibility, qualifying applications, acceptance status, and fulfilment, shall be final and binding.