HSBC

# REVISION OF TERMS AND CONDITIONS FOR HSBC PREMIER Q4 2026 EWS WELCOME REWARD PROMOTION

3 November 2026

Dear Valued Customers,

We wish to inform you that the following terms and conditions of the HSBC Premier Q4 2026 EWS Welcome Reward Promotion will be revised as set out below, effective 6 November 2026:

<table>
<tr><th>Existing Terms and Condition</th><th>Revised Terms and Conditions</th></tr>
<tr><td><u>Participation & Eligibility</u></td><td><u>Participation & Eligibility</u></td></tr>
<tr><td>4. The following categories of persons are <u>not eligible</u> to participate in this Promotion:<br>i) Existing HSBC Premier Elite Customers;<br>ii) Existing HSBC Premier Customers are excluded from participating in Category B only as set out in Table 1 below; and<br>iii) Customers who have closed any HSBC Bank/ HSBC Amanah Premier Account/-i within the past twelve (12) months from the date of application.</td><td>4. The following categories of persons are <u>not eligible</u> to participate in this Promotion:<br>i) Existing HSBC Premier Elite Customers;<br>ii) Existing HSBC Premier Customers are excluded from participating in Category B2 only as set out in Table 1 below; and<br>iii) Customers who have closed any HSBC Bank/ HSBC Amanah Premier Account/-i within the past twelve (12) months from the date of application.</td></tr>
<tr><td><u>Promotion Mechanics</u></td><td><u>Promotion Mechanics</u></td></tr>
<tr><td><u>Table 1: Participating Criteria & Welcome Reward</u><br><br><table><tr><th>Participating Criteria</th><th>Welcome Reward</th></tr><tr><td>Category A - Premier Elite:<br>Eligible Customers (including existing HSBC Premier Customers) must:<br>(i) Open the Participating Account during the Promotion Period; and<br>(ii) Invest a minimum of RM10,000*; and<br>(iii) Meet TRB of at least RM3,000,000*.</td><td>1 x Switch Malaysia voucher worth RM3,000</td></tr></table></td><td><u>Table 1: Participating Criteria & Welcome Reward</u><br><br><table><tr><th>Participating Criteria</th><th>Welcome Reward</th></tr><tr><td>Category A1: New to Bank (NTB)<br><br>Eligible Customers who open the Participating Account, during the Promotion Period, must:<br>(i) Meet TRB of at least RM3,000,000*; and<br>(ii) Invest a minimum of RM10,000*.</td><td>1 x Switch Malaysia voucher worth RM3,000</td></tr></table></td></tr>
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| ** Criteria (ii) and (iii) must be met by the last day of the calendar month following the month in which the Participating Account is opened.*<br><br>Note: Existing HSBC Bank/ HSBC Amanah Premier Customers will only need to fulfil criteria (ii) and (iii). | |
| **Category B – Premier:**<br>Eligible Customers must:<br>(i) Open the Participating Account during the Promotion Period; and<br>(ii) Invest a minimum of RM10,000*; and<br>(iii) Deposit fresh funds of at least RM300,000*.<br><br>** Criteria (ii) and (iii) must be met by the last day of the calendar month following the month in which the Participating Account is opened.* | 1 x Switch Malaysia voucher worth RM1,000 |

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| ** Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Premier.* | |
| **Category A2: Existing- to-Bank (ETB) customers**<br><br>Eligible Customers who open the Participating Account or hold the Participating Account must:<br>(i) Deposit Fresh Fund of at least RM3,000,000 during the Promotion Period; and<br>(ii) Make a new investment of minimum of RM10,000 by the last day of the calendar month following the month in which the Eligible Customer has TRB of at least RM3,000,000. | |
| **Category B1: New to Bank (NTB)**<br><br>Eligible Customers who open the Participating Account, during the Promotion Period, must:<br>(i) Meet TRB of at least RM300,000*; and<br>(ii) Invest a minimum of RM10,000*.<br><br>** Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Premier* | 1 x Switch Malaysia voucher worth RM1,000 |
| **Category B2: Existing- to-Bank (ETB) customers**<br><br>Eligible Customers who open the Participating Account during Promotion Period or hold the Participating Account must:<br>(i) Deposit fresh Funds of at least RM300,000*; and | |

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| | (ii) Make new investment of minimum of RM10,000*.<br><br>** Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Premier.* |
| Note:<br>b. TRB baseline for ETB customers:<br>(i) For existing customers who are participating in this Promotion, the TRB baseline is the month-end balance for the month immediately preceding the opening of the Participating Account.<br>(ii) Any increase in TRB at the end of the month following the month of opening of the Participating Account, compared with the TRB baseline, will qualify as Fresh Funds for this Promotion. | Note:<br>a. TRB baseline for ETB customers:<br>i) For existing customers who are participating in this Promotion, the TRB baseline is the month-end balance for the month immediately preceding the month in which the existing customer is upgraded to HSBC Premier or HSBC Premier Elite (as determined by the Bank based on its records).<br>ii) Any increase in TRB at the end of the month following the month in which the existing customer is upgraded to HSBC Premier or HSBC Premier Elite (as determined by the Bank based on its records) compared with the TRB baseline, will qualify as Fresh Funds for this Promotion. |

**Illustration 2: ETB Customers who participate in the Promotion**

| | Scenario 1 | Scenario 2 | Scenario 3 |
|---|---|---|---|
| **Existing TRB** | RM200,000 | RM200,000 | RM200,000 |
| **Open Participating Account and upgrade to Premier** | 23 October 2026 | 23 October 2026 | 23 October 2026 |
| **TRB as of 30 November 2026** | RM500,000 | RM500,000 | RM300,000 |
| **Fresh Funds** | RM300,000 | RM300,000 | RM100,000 |
| **Total new investment by 30 November 2026** | RM10,000 | RM5,000 | RM10,000 |

**Illustration 2: ETB Customers who participate in the Promotion**

| | Scenario 1 | Scenario 2 | Scenario 3 |
|---|---|---|---|
| **TRB Baseline for existing HSBC Customer** | RM200,000 | RM200,000 | RM200,000 |
| **Upgrade to HSBC Premier** | 23 October 2026 | 23 October 2026 | 23 October 2026 |
| **TRB as of 30 November 2026** | RM500,000 | RM500,000 | RM300,000 |
| **Fresh Funds** | RM300,000 | RM300,000 | RM100,000 |
| **Total new investment by 30 November 2026** | RM10,000 | RM5,000 | RM10,000 |

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| **Welcome Reward** | 1 x Switch Malaysia voucher worth RM1,000 | Not eligible as the required investment threshold of RM10,000 was not met. | Not eligible as required fresh funds threshold of RM300,000 was not met. |

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| **Welcome Reward** | 1 x Switch Malaysia voucher worth RM1,000 | Not eligible as the required investment threshold of RM10,000 was not met. | Not eligible as required Fresh Funds threshold of RM300,000 was not met. |

| | **Scenario 4** | **Scenario 5** | **Scenario 6** |
|---|---|---|---|
| **TRB Baseline for existing HSBC Premier Customer** | RM300,000 | RM2,900,000 | RM300,000 |
| **TRB** | RM3,300,000 on 31 December 2026 | RM3,000,000 on 31 December 2026 | RM3,300,000 on 31 January 2027 |
| **Fresh Fund** | RM3,000,000 | RM100,000 | RM3,000,000 |
| **Total new investment by 31 January 2027** | RM10,000 | RM10,000 | RM10,000 |
| **Welcome Reward** | 1 x Switch Malaysia voucher worth RM3,000 | Not eligible as required Fresh Funds threshold of RM3,000,000 was not met. | Not eligible as customer deposit Fresh Fund after 31 December 2026 which is after promotion period. |

For the amended Terms and Conditions for HSBC Premier Q4 2026 EWS Welcome Reward Promotion, please refer to https://sp.hsbc.com.my/ewsoffer