

**AMENDED TERMS & CONDITIONS FOR
HSBC Bank Perks@Work Programme**

9 September 2024

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Bank Perks@Work Programme will be amended with effect from **12 September 2024**. This Amended Terms & Conditions shall supersede the existing HSBC Bank Perks@Work Programme Terms & Conditions.

Unless otherwise defined herein, the capitalised terms used in this Notice shall have the same meaning as defined in the Amended Terms & Conditions.

The key amendments to the provisions in the Amended Terms & Conditions for HSBC Bank Perks@Work Programme are set out in the table below.

Clauses	Details of changes/ amendments
3 (Notes section)	<p>The revised Premier criteria for this Programme have been inserted as below:</p> <ul style="list-style-type: none">• (a) Effective 1 February 2024, the salary criteria for Opening/Maintaining Premier Account and Everyday Global Account (Premier Recognition) has been revised from minimum monthly salary of RM16,500 to minimum monthly salary of RM20,000.• (b) Effective 1 July 2024, Eligible Customer who enrolls into this Programme from 1 July 2024 onwards is required to meet the Premier primary eligibility criteria which is to maintain Total Relationship Balance (“Premier Primary Eligibility Criteria”) starting from 13th month from the date of enrolment into this Programme.• (c) Effective 2 September 2024, the Premier Primary Eligibility Criteria to maintain a minimum Total Relationship Balance of RM200,000 has been revised to RM300,000. <p><u>All revisions above do not apply to existing Premier customers who have enrolled under this Programme before the respective effective dates until further notice from HSBC.</u></p> <p>The product name for Advance by Perks@Work Flex Account/-i and Everyday Global Account/-i (Advance by Perks@Work Flex Recognition) has been revised to:</p> <ul style="list-style-type: none">• Advance by Perks@Work Flex Recognition and is no longer offered under this Programme for New to HSBC customers effective 11 August 2023.
4 (Table A)	<p>The monthly salary crediting criteria for the respective Salary Account has been revised for clarity as below:</p> <p>Premier Account - a minimum monthly salary of RM20,000 credited continuously each month into the Salary Account.</p> <p>Advance by Perks@Work - a minimum monthly salary of RM5,000 credited continuously each month into the Salary Account.</p> <p>Advance by Perks@Work Flex Recognition - a monthly salary of RM3,000 credited continuously each month into the Salary Account.</p>

	<p>Basic Savings/ Basic Current Account - a minimum monthly salary of RM1,000 credited continuously each month into the Salary Account.</p> <p>Everyday Global Account (Premier Recognition) - a minimum monthly salary of RM20,000 credited continuously each month into the Malaysian Ringgit denominated Salary Account.</p> <p>Everyday Global Account (Advance Recognition) - a minimum monthly salary of RM5,000 credited continuously each month into the Malaysian Ringgit denominated Salary Account.</p> <p>Everyday Global Account (Advance by Perks@Work Flex Recognition) - a minimum monthly salary of RM3,000 credited continuously each month into the Malaysian Ringgit denominated Salary Account.</p> <p>Everyday Global Account - a minimum monthly salary of RM1,000 credited continuously each month into the Malaysian Ringgit denominated Salary Account.</p> <p>HomeSmart Account - a minimum monthly salary of RM5,000 credited continuously each month into the Salary Account.</p>
6	<p>Added new clause (b) as below:</p> <p>(b) For avoidance of doubt, Eligible Customers who enroll into this Programme from 1 July 2024 onwards may enjoy Fee Waiver for the first 12 months from joining HSBC Premier via Perks@Work and from 13th month onwards will be subject to the Premier Primary Eligibility Criteria. Existing customers who have enrolled under this Programme before 1 July 2024 will continue to enjoy the Fee Waiver until further notice from HSBC.</p>
8	<p>Added new clause (b) as below:</p> <p>Everyday Global Account (Premier Recognition)</p> <p>(b) For avoidance of doubt, Eligible Customers who enroll into this Programme from 1 July 2024 onwards may enjoy Fee Waiver on his/her for the first 12 months from joining HSBC Premier via Perks@Work and from 13th month onwards will be subject to the Premier Primary Eligibility Criteria. Existing customers who have enrolled under this Programme before 1 July 2024 will continue to enjoy the Fee Waiver until further notice from HSBC.</p>
9 (old clause)	<p>Removed previous clause 9 on Amanah Personal Financing-i (“APF-i”) as it is no longer offered as part of the Program Offers effective 1 March 2024:</p> <p>Amanah Personal Financing-i (“APF-i”)</p> <p>a. Eligible Customer may enjoy a 3% p.a. reduction in financing rate from the prevailing board rate if he/she successfully applies for a new APF-i.</p> <p>b. Eligible Customer must be salaried (fixed basic + allowances) or variable income earners (fixed basic + variable commission); and</p> <p>The monthly payment for APF-i will be deducted from the Eligible Customer’s Salary Account.</p>
11	<p>Added new clause for credit card annual fee waiver under this Programme:</p> <p>Eligible Customers may enjoy up to 3 years of credit card annual fee waiver for new principal HSBC Credit Card applied upon joining this Programme, subject to HSBC Bank’s approval.</p>

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The applicable terms under this Programme have been revised to:

The below terms also apply:

- (a) HSBC Bank Universal Terms and Conditions (“UTCs”) which are available at www.hsbc.com.my;
- (b) HSBC’s Notice Relating to the Personal Data Protection Act 2010;
- (c) HomeSmart Terms & Conditions as provided in the Facility Offer Letter, Facility Agreement and other related security documents;
- (d) HSBC Bank Cardholder Agreements;
- (e) HSBC Bank Tariffs and Charges; and
- (f) HSBC Online and Mobile Banking Terms & Conditions available on HSBC & HSBC Amanah’s website, www.hsbc.com.my and www.hsbcamanah.com.my respectively.

Please read the information above together with the Amended Terms and Conditions for HSBC Bank Perks@Work Programme. The Amended Terms & Conditions for HSBC Bank Perks@Work Programme is available [here](#).