

TERMS AND CONDITIONS

HSBC AUD Foreign Exchange ("FX") Rate Promotion ("Promotion")

HSBC Bank Malaysia Berhad, Company No. 198401015221 (127776-V) will be referred to as "HSBC Bank" and HSBC Amanah Malaysia Bhd, Company No. 200801006421 (807705-X) will be referred to as "HSBC Amanah", collectively referred to as "HSBC".

PROMOTION PERIOD

1. This Promotion shall commence from 8 November 2021 until 31 December 2021 ("Promotion Period"), both dates inclusive.

ELIGIBILITY

2. The Promotion is open to individual HSBC customers who:
 - i) have a sole or joint savings/current, Everyday Global Account and/or a Foreign Currency Savings Account with HSBC;
 - ii) performs a FX conversion from Malaysian Ringgit ("MYR") to Australian Dollar ("AUD") through in-house transfer or Telegraphic Transfer ("TT") via HSBC Malaysia Online Banking (Global Transfer or Global Transfer to Family & Friends platform is excluded), HSBC Malaysia Mobile Banking or over the counter at any HSBC's branches in Malaysia during the Promotion Period.

(Collectively "Eligible Customers").

3. FX transactions performed via Global Transfer or Global Transfer to Family & Friends platform will not be eligible for this Promotion.
4. Permanent employees of HSBC, non-individuals and corporate customers are not eligible to participate in this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers will enjoy a discounted FX spread of 0.6% when they perform FX conversion or TT from MYR to AUD with a minimum transaction amount of RM10,000 during the Promotion Period. The board rate for AUD bank sell rate is usually higher than the Promotion FX rate as illustrated in the scenario below:

Scenario: Given today's board rate for AUD bank sell is 3.1057, the Promotion rate of 3.0904 will be quoted on Eligible Customers' HSBC Online Banking, Mobile Banking or over the counter at branch when Eligible Customers perform FX conversion from MYR to AUD with the minimum transaction size of RM 10,000 during the Promotion Period.

Bank Cost (AUD)	FX Spread	Formula to derive Promotion rate (AUD)	Board Rate
3.0720*	0.6%	$3.0720 \times (1 + 0.6\%) = 3.0904^*$	3.1057*

*Rate used in the table is only for illustration purposes.

7. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise independent judgment with respect to any matter contained herein. For the avoidance of doubt, HSBC shall not be liable for any delay in effecting any instructions, transactions or currency conversion.
8. There is no limit to the number of FX and TT transactions under this Promotion during the Promotion Period.
9. Funds transfers, including FX and/or TT, are subject to HSBC Online and Mobile Banking daily transfer limit.
10. All TT transactions by the Eligible Customers are subject to all relevant remittance charges, including but not limited to, the beneficiary bank's/agent's charges. HSBC will not be liable to pay any of these charges.
11. All FX and/or TT are subject to Bank Negara Malaysia ("BNM") Foreign Exchange policy and applicable TT fees imposed by HSBC and third party bank (i.e. intermediary or beneficiary bank). Any FX and/or TT that is identified to be in breach of BNM's Foreign Currency Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS AND CONDITIONS

12. HSBC reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
13. These Terms and Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
14. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination, change or suspension by HSBC of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC or any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
15. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profits, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC has been advised of the possibility of such loss or damage.
16. 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 this Promotion.

17. HSBC may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Customer(s):
 - (a) Individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in HSBC records;
 - (b) Press advertisements;
 - (c) Notice in the Eligible Customer(s)' composite statement(s);
 - (d) Display at its business premises; or
 - (e) Notice on HSBC's internet website(s) or official social media sites;

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

18. These Terms & Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC Bank of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
19. The Eligible Customer(s) will be responsible for all applicable government taxes, rates, government fees or levies or any other charges relating to the Promotion (if applicable).
20. HSBC's decision on all matters relating to this Promotion shall be final and binding.