

TERMS AND CONDITIONS

HSBC's Best Online FX rates Promotion Q2 2023 ("Promotion")

HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) will be referred to as "HSBC".

PROMOTION PERIOD

1. "Promotion Period" runs from 01 April 2023 to 30 June 2023 both dates inclusive.

PARTICIPATION & 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 account with HSBC ("**Participating HSBC account**");
 - ii) have a valid HSBC Online and/or HSBC Mobile Banking ID and password;
 - iii) received an email or SMS from HSBC inviting him or her to participate in this Promotion; and
 - iv) performs either a Foreign Exchange conversion:
 - (a) between a customer's:
 - MYR saving/current account and Foreign Currency Account or Everyday Global Account or vice versa; or
 - One Foreign Currency Account to different Foreign Currency Account; (cumulatively referred to as "**FX**") or
 - (b) via Telegraphic transfer ("**TT**")using HSBC Online or Mobile Banking during the Promotion Period

EXCEPT

 - (a) FX via HSBC Global Transfers;
 - (b) Transfer to any local bank via instant transfer (DuitNow pay to account); or
 - (c) InterBank GIRO;

(Collectively "**Eligible Customers**").
3. Permanent and/or contract employees of HSBC, non-individuals and corporate customers are not eligible to participate in this Promotion.
4. Eligible Customers whose Participating HSBC accounts are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period will not be eligible to enjoy HSBC's Best Online FX rates under this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers who perform FX or TT via HSBC Online or Mobile Banking will enjoy HSBC's Best Online FX rates as illustrated in Table 1 below:

Table 1:

Channel FX or TT conducted	Debit Account	Credit Account	Eligibility
Online Banking	Customer A sole MYR savings account*	Customer A sole FCY USD account*	Yes
Online Banking	Customer A+B joint MYR current account*	Customer C account in OCBC Singapore	Yes
Mobile Banking	Customer A sole FCY GBP account*	Customer A+B joint FCY AUD account*	Yes
Online Banking	Customer A sole MYR current account*	Customer A sole EGA account*	Yes
Over-the-Counter	Customer A+B joint MYR account	Customer A sole SGD account	No. Because the transaction is not carried out via HSBC Online or Mobile Banking.

*Note: As long as an Eligible Customer's debiting account is a Participating HSBC account when he/she performs FX and/or TT and the FX and/or TT is carried out via HSBC Online Banking or Mobile Banking during this promotion period, Eligible Customers will get to enjoy HSBC's Best Online Rate.

7. HSBC's Best Online FX rates refers to the best exchange rates offered by HSBC via Online and Mobile Banking during this Promotion Period against HSBC's past historical rates.
8. No minimum FX and/or TT amount is applicable and there is also no limit to the number of FX and/or TT transactions performed by Eligible Customers under this Promotion during the Promotion Period.
9. Funds transfers, including FX and/or TT, are subject to HSBC's Online and Mobile Banking daily transfer limit.
10. 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 Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS & CONDITIONS

11. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
12. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

13. 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, this terms shall prevail in relation to this Promotion.
14. The below terms also applies:
 - a. HSBC 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.
15. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
16. The Eligible Customers shall be responsible for any applicable taxes.
17. HSBC's decision on all matters relating to this Promotion shall be final and binding.