

AMENDED TERMS & CONDITIONS

Amended HSBC Bank Unit Trust Diversification 2020 Promotion ("Promotion")

This Amended HSBC Bank Unit Trust Diversification Promotion Terms and Condition will supersede the existing HSBC Bank Unit Trust Diversification 2020 Promotion Terms and Condition with effect from 24 September 2020 until the end of the Promotion Period.

Clause 1 is amended (bold and underlined) to reflect the extension of the promotion date to 30 November and will be effective as per the date mentioned above.

HSBC Bank Unit Trust Diversification 2020 Promotion ("Promotion") Terms and Conditions.

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

1. This Promotion by HSBC Bank is valid from 3 August 2020 until **30 November 2020** ("**Promotion Period**"), both dates inclusive.
2. This Promotion is open to new and existing HSBC Bank Premier customers during the Promotion Period (collectively "**HSBC customers**") EXCEPT for the following categories of persons:
 - a) Non-individuals or corporate customers;
 - b) Non-HSBC Bank Premier customers;
 - c) HSBC customers who invest in Multi-Asset Funds (as defined below) and PAS Funds (as defined below) via Execution Only – Self-Directed journey; or
 - d) HSBC customers whose account(s) are delinquent within HSBC's definition at any time during the Promotion Period(hereinafter referred to as "**Eligible Customer(s)**").
3. The products and propositions included in this Promotion are as follows:
 - a) HSBC Premier by HSBC Bank;
 - b) Multi-Asset Unit Trust Funds (Multi-Asset Funds) distributed by HSBC Bank; and
 - c) Portfolio Allocation Service Unit Trust Funds (PAS Funds) distributed by HSBC Bank.
4. Under this Promotion, Eligible Customer(s) will enjoy a Front End Load of 1.5% when they subscribe into Multi-Asset Funds or PAS Funds distributed by HSBC Bank, **provided that** Eligible Customer(s) subscribes into:
 - a) any one or more Multi-Asset Funds listed in Table A below; or
 - b) any two or more PAS funds listed in Table B below

after completing the Wealth Planning journey with their Relationship Managers. For avoidance of doubt, subscription into PAS funds must be performed via the Portfolio Allocation Service module in the Wealth Planning journey.

Front End Load ("**FEL**") is the upfront cost that an investor incurs upon subscription/purchase of Multi-Asset Funds or PAS Funds.

Table A (List of Multi Asset Funds Distributed by HSBC Bank):

No.	Unit Trust Fund Name (applicable to all currency classes unless otherwise stated)
1	Affin Hwang Select AUD Income Fund (<i>AUD Class only</i>)
2	Affin Hwang Select Balanced Fund
3	Affin Hwang Select Income Fund
4	Affin Hwang Select SGD Income Fund (<i>SGD Class only</i>)
5	Affin Hwang World Series - China Allocation Opportunity Fund
6	Eastspring Investments Dana Dinamik Fund
7	Manulife Global Emerging Markets Multi-Asset Income Fund
8	Principal China Multi Asset Income Fund
9	Principal Global Multi Asset Income Fund
10	Principal World Selection Aggressive Fund
11	Principal World Selection Conservative Fund
12	Principal World Selection Moderate Aggressive Fund
13	Principal World Selection Moderate Conservative Fund
14	Principal World Selection Moderate Fund
15	RHB Asian Income Fund
16	RHB Asian Income Fund - Multi Currencies Fund
17	RHB Asian Income Fund – SGD Fund
18	RHB Emerging Income Fund
19	RHB Global Allocation Fund
20	RHB Islamic Regional Balanced Fund
21	RHB Managed Solutions – Asia Focused Conservative Fund
22	RHB Managed Solutions – Asia Focused Growth Fund
23	RHB Managed Solutions – Asia Focused Income Fund
24	United-I Global Balanced Fund

Table B (List of PAS Funds Distributed by HSBC Bank):

No.	Unit Trust Fund Name (applicable to all currency classes)
1	Advantage Asia Pacific ex Japan Dividend Fund
2	Advantage Global Equity Volatility Focused Fund
3	Advantage Global High Income Bond Fund
4	Affin Hwang Aiiman Asia (ex Japan) Growth Fund
5	Affin Hwang Aiiman Growth Fund
6	Affin Hwang Aiiman Income Plus Fund
7	Affin Hwang Select Asia (ex Japan) Opportunity Fund
8	Affin Hwang Select Bond Fund
9	Affin Hwang World Series – Global High Income Fund
11	Eastspring Investments Dana al-Ilham Fund
12	Eastspring Investments Equity Income Fund
13	Eastspring Investments Growth Fund
14	Global Dividend Fund
15	Manulife Investments Asia-Pacific REIT Fund
16	Manulife Shariah Global REIT Fund
17	Principal Asia Pacific Dynamic Income Fund
18	Principal Islamic Asia Pacific Dynamic Equity Fund
19	Principal Islamic Global Sukuk Fund

20	Principal Islamic Lifetime Sukuk Fund
21	Principal Lifetime Bond Fund
22	RHB Asian Total Return Fund
23	RHB Asia High Income Bond Fund
24	RHB Global Real Estate Equity Fund

5. The FEL of 1.5% is only applicable to lump sum cash investments. Investments using funds from the Employees Provident Fund (“EPF”) or via Monthly Investment Plan (MIP) shall not be included in this Promotion. For avoidance of doubt, the minimum lump sum cash investment amount is based on the respective fund’s minimum initial or subsequent investment amount as prescribed in the fund prospectus.

General Terms and Conditions

6. HSBC Bank reserves the right at its absolute discretion to amend, delete or add to these Terms and Conditions from time to time with 3 days prior notice.
7. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
8. This Promotion is not valid with any other promotions that are concurrently offered by HSBC Bank.
9. HSBC Bank reserves the right to cancel, terminate or suspend this Promotion with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Bank of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Bank for 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.
10. HSBC Bank shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank’s gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Bank has been advised of the possibility of such loss or damage.
11. To the fullest extent permitted by law, HSBC Bank 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.
12. HSBC Bank 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 Bank’s 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 Bank’s internet website(s)

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.

13. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

(a) Universal Terms & Conditions of HSBC Bank available at www.hsbc.com.my are:

- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Premier;
- (iii) Specific Terms & Conditions for Wealth and Personal Banking;

(b) Specific Terms and Conditions governing Unit Trust.

14. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
15. HSBC Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Bank.
16. HSBC Bank's decision on all matters relating to this Promotion and in case of any dispute will be final and binding on all Eligible Customer(s) of this Promotion and no correspondence will be entertained.
17. By participating in this Promotion, the Eligible Customer(s) agrees to be bound by these Terms and Conditions and the decisions of HSBC Bank.