

TERMS AND CONDITIONS

HSBC Online Zero Telegraphic Transfer (“TT”) Cable Fee 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 01 December 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 Account/-i, Everyday Global Account/-i and/or a Foreign Currency Account/-i (“**FCA**”) with HSBC;
 - ii) have a valid and working HSBC Malaysia Online Banking ID and password; and
 - iii) performs Outward Telegraphic transfer (“**OTT**”) via HSBC Malaysia Online Banking
(Collectively “**Eligible Customers**”).
3. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

4. Eligible Customers who perform OTT via HSBC Malaysia Online Banking will enjoy zero OTT cable fee as illustrated below:

Channel OTT conducted	Fees & Charges as per HSBC’s Tariff and Charges	Fee waived
Online Banking	RM 25.00 or its equivalent per transaction (cable fee)	Yes
Online Banking	Additional Fee of RM6 when remitter selects “You’ll pay all fee” as the fee charge type	No

5. The zero OTT cable fee refers to the cable charge amount of Ringgit Malaysia Twenty-Five (RM25) per transaction performed at HSBC Malaysia Online Banking. For avoidance of doubt and except as provided in this Promotion, only cable fees for OTT via HSBC Malaysia Online Banking by Eligible Customers will be waived. Any other transaction fees and charges (as stated in HSBC’s Tariff and Charges) that may have incurred in relation to the OTT performed will still be payable by the Eligible Customers.

Please refer to [tariff and charges](#) for relevant charges which are not mentioned in this Promotion.

6. The OTT cable fee waiver is applicable for all types of currencies offered by the HSBC.
7. No minimum OTT amount is applicable and there is also no limit to the number of OTT transactions under this Promotion during the Promotion Period.
8. OTT amount is subject to HSBC Malaysia Online Banking daily transfer limit.
9. All OTT are subject to Bank Negara Malaysia (“BNM”) Foreign Exchange policy. Any OTT 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 AND CONDITIONS

10. HSBC reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days’ prior notice.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.

16. These Terms & Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC 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.
17. 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).
18. HSBC's decision on all matters relating to this Promotion shall be final and binding.