

HSBC Wealth and Banca Bundle Q1 2022 Promotion (“Promotion”) Terms and Conditions.

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

1. This Promotion is valid from 3 January 2022 until 31 March 2022 (“**Promotion Period**”), both dates inclusive.
2. This Promotion is open to new and existing HSBC Bank Premier or Advance customers during the Promotion Period.

EXCEPT for the following categories of persons:

- a) Non-individuals or corporate customers;
 - b) Customers whose account(s) are delinquent within HSBC’s definition at anytime 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) HSBC Amanah Premier by HSBC Amanah;
- c) HSBC Bank Advance by HSBC Bank;
- d) HSBC Amanah Advance by HSBC Amanah;
- e) HSBC Amanah Term Deposit-i (Protected by PIDM up to RM250,000 for each depositor);
- f) Open-Ended Unit Trust (UT) Funds (Equity/Mixed Assets/Bond) with a minimum Front End Load of 3% and UT Funds (Bond) with a minimum Front End Load of 2% (exclusive of any applicable tax) that are distributed by HSBC Bank;
- g) Malaysian Ringgit (MYR) and Foreign Currency (FCY) denominated Structured Investments excluding Non-callable Range Accrual Floating Rate Negotiable Instrument of Deposit; and
- h) Single and Regular Premium Insurance Plans that are distributed by HSBC Bank.

The products in Clause 3(f) and 3(g) are referred to as “**Wealth Products**” while products in Clause 3(h) are referred to as “**Banca Products**”

Front End Load (“**FEL**”) is the upfront cost that an investor incurs upon subscription/purchase of UT Funds (Equity/Mixed Assets/Bond).

Term Deposit-i (“**TD-i**”) is a product of HSBC Amanah. For the avoidance of doubt, this Promotion is for TD-i placements in Malaysian Ringgit only.

Annual Premium Equivalent (APE) refers to the total value of recurring premium plus a designated percentage of any new single premiums within a calendar year.

4. The Eligible Customer(s) stand to receive a special TD-i profit rate (“**Special TD-i Profit Rate**”) as listed in Table A below, **subject to**:
 - a) the amount of TD-i placement is RM10,000 or more;
 - b) the amount of investment/contribution is RM50,000 or more;

- c) the Eligible Customer(s) invest in any Wealth Product or Banca Product on the same day as the TD-i placement;
- d) the minimum investment/premium amount in Wealth Products or Banca Products respectively must be in accordance with the TD-i to Wealth Products and Banca Products ratio provided in Table A below. Note: The minimum investment / premium amount applicable to each Wealth / Banca Product still apply. The minimum investment / premium amount for each product is stated in the official product documents of the respective product.
- e) a maximum limit of RM200 million TD-i placements apply collectively throughout the Promotion Period, which is pooled together with “HSBC Amanah Wealth and Takaful Bundle Q1 2022 Promotion; and
- f) other terms and conditions herein.

Table A:

Banca / Wealth Products	TD-i placement amounts	Premium / Investment Amount In Banca / Wealth Products during Promotion Period	Ratio (TD-i : Banca Product(s) / Wealth Products)	TD-i Tenure	Special TD-i Profit Rate
<p>Open-Ended Unit Trust Funds (Equity/Mixed Assets) with minimum Front End Load of 3%</p> <p>Each investment must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Each TD-i placement must be a minimum of RM10,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Investment amount in Wealth Product(s) must be in accordance to ratio specified in Option A, and B, <u>or more</u>, whereby the placement must be made on the same day</p> <p><i>Please refer example 1</i></p>	<p>Option A</p> <p>1:2 for each placement of TD-i with Open-Ended Unit Trust Funds (Equity/Mixed Assets)</p>	3 Months	6.18% per annum
			<p>Option B</p> <p>1:3 for each placement of TD-i with Open-Ended Unit Trust Funds (Equity/Mixed Assets)</p>	3 Months	8.18% per annum

<p>Open-Ended Unit Trust Funds (Bond) with minimum Front End Load of 2%</p> <p>Each investment must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Each TD-i placement must be a minimum of RM10,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Investment amount in Wealth Product(s) must be in accordance to ratio specified in Option A, and B, <u>or more</u>, whereby the placement must be made on the same day</p> <p><i>Please refer example 2</i></p>	<p>Option A</p> <p>1:2 for each placement of TD-i with Open-Ended Unit Trust Funds (Bond)</p>	3 Months	4.18% per annum
			<p>Option B</p> <p>1:3 for each placement of TD-i with Open-Ended Unit Trust Funds (Bond)</p>	3 Months	5.18% per annum
<p>Structured Investments</p> <p>Each investment must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Each TD-i placement must be a minimum of RM10,000 for each Eligible Customer(s) (No maximum limit)</p>	<p>Investment amount in Wealth Product(s) must be in accordance to ratio specified in Option A, and B, <u>or more</u>, whereby the placement must be made on the same day</p> <p><i>Please refer example 3</i></p>	<p>Option A</p> <p>1:4 for each placement of TD-i with Structured Investments</p>	3 Months	4.18% per annum
			<p>Option B</p> <p>1:6 for each placement of TD-i with Structured Investments</p>	3 Months	5.18% per annum
<p>Banca Products</p> <p>Each contribution must be a minimum of RM50,000 for</p>	<p>Each TD-i placement must be a minimum of RM10,000 for each Eligible Customer(s)</p>	<p>Single Premium</p> <p>Single premium for Banca Product(s) must be in accordance to ratio specified in Option A,</p>	<p>Option A</p> <p>1:2 for each placement of TD-i with Single Premium Insurance Plan</p>	3 Months	6.18% per annum

each Eligible Customer(s) (No maximum limit)	(No maximum limit)	and B, <u>or more</u> , whereby the placement must be made on the same day <i>Please refer example 4</i>	Option B 1:3 for each placement of TD-i with Single Premium Insurance Plan	3 Months	8.18% per annum
Banca Products Each contribution must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	Each TD-i placement must be a minimum of RM10,000 for each Eligible Customer(s) (No maximum limit)	Regular Premium Annual Premium Equivalent (APE) for regular premium Banca Product(s) must be in accordance to ratio specified in Option A, and B, <u>or more</u> , whereby the <u>premium payment mode must be yearly</u> and the <u>placement must be made on the same day</u> <i>Please refer example 5</i>	Option A 1:2 for each placement of TD-i with Regular Premium Insurance Plan	3 Months	6.18% per annum
			Option B 1:3 for each placement of TD-i with Regular Premium Insurance Plan	3 Months	8.18% per annum

Example 1

Option A

If an Eligible Customer(s) makes a single TD-i placement of maximum RM25,000 and invests a minimum of RM50,000 in **Open-Ended Unit Trust Funds (Equity/Mixed Assets) (whether in 1 or multiple Open-Ended Unit Trust Funds) with minimum Front End Load of 3%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 6.18% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of maximum RM16,667 and invests a minimum of RM50,000 in **Open-Ended Unit Trust Funds (Equity/Mixed Assets) (whether in 1 or multiple Open-Ended Unit Trust Funds) with minimum Front End Load of 3%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 8.18% per annum for a tenure of 3 months.

Example 2

Option A

If an Eligible Customer(s) makes a single TD-i placement of maximum RM25,000 and invests a minimum of RM50,000 in **Open-Ended Unit Trust Funds (Bond) (whether in 1 or multiple Open-Ended Unit Trust Funds) with minimum Front End Load of 2%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.18% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of maximum RM16,667 and invests a minimum of RM50,000 in **Open-Ended Unit Trust Funds (Bond) (whether in 1 or multiple Open-Ended Unit Trust Funds) with minimum Front End Load of 2%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 5.18% per annum for a tenure of 3 months.

Example 3

Option A

If an Eligible Customer(s) makes a single TD-i placement of maximum RM12,500 and invests a minimum of RM50,000 in **Structured Investments (whether in 1 or multiple Structured Investments)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.18% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of maximum RM10,000 and invests a minimum of RM60,000 in **Structured Investments (whether in 1 or multiple Structured Investments)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 5.18% per annum for a tenure of 3 months.

Example 4

Option A

If an Eligible Customer(s) makes a single TD-i placement of maximum RM25,000 and signs up for a minimum of RM50,000 in **Single Premium Insurance Plans (whether 1 or multiple Single Premium Insurance Plan)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 6.18% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of maximum RM16,667 and signs up for a minimum of RM50,000 in **Single Premium Insurance Plans (whether 1 or multiple Single Premium Insurance Plan)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 8.18% per annum for a tenure of 3 months.

Example 5

Option A

If an Eligible Customer(s) makes a single TD-i placement of maximum RM25,000 and signs up for a minimum of RM50,000 Annual Premium Equivalent (APE) in **Regular Premium Insurance Plans**

(whether 1 or multiple Regular Premium Insurance Plan on the same day and selects to pay the premium on a yearly basis, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 6.18% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of maximum RM16,667 and signs up for a minimum of RM50,000 Annual Premium Equivalent (APE) in **Regular Premium Insurance Plans (whether 1 or multiple Regular Premium Insurance Plan** on the same day and selects to pay the premium on a yearly basis, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 8.18% per annum for a tenure of 3 months.

5. The Special TD-i Profit Rate is strictly applicable for placement made at HSBC Bank/ HSBC Amanah Branch only during the Promotion Period.
6. If Eligible Customer(s) uplift the TD-i prematurely prior to the completion of the 3 months tenure the Eligible Customer(s) agree that the Bank shall receive a rebate from Eligible Customer(s) equivalent to the accumulated profit from TD-i placement amount for TD-i placement held less than 3 months.
7. Partial upliftment from a single TD-i placement is not allowed under this Promotion.
 - i) Example 1: if customer makes a TD-i placement of RM10,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.
 - ii) Example 2: if customer makes three RM10,000 TD-i placements, he/she is allowed to uplift as an example one of the RM10,000 TD-i placements and enjoy the special TD-i profit rate on the remainder two TD-i placements.
8. If any of the Eligible Customers exercise cooling-off rights of the Wealth Products and/or Banca Products, they will no longer be entitled to the Special TD-i Profit Rate under this Promotion. Instead, these customers' TD-I will be based on prevailing 3 months tenure board rate.
9. Upon maturity, the respective TD-i placement will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise. For clarity, this automatic renewal will continue for as long as Eligible Customer(s) has not instructed otherwise or TD-i placement has not been uplifted.
10. All Wealth and Banca Products and TD-i placements for this Promotion must be placed with the same Premier or Advance account relationship.

Example 1: If an Eligible Customer(s) makes a TD-i placement with his/her sole HSBC Premier/Advance Account relationship, the customer is to invest in Wealth/Banca Products with his/her sole HSBC Premier/Advance Account relationship.

Example 2: If an Eligible Customer(s) makes a TD-i placement with his/her joint HSBC Premier/Advance Account relationship, the customer is to invest in Wealth/Banca Products with his/her joint HSBC Premier/Advance Account relationship.

11. Investments using funds from the Employees Provident Fund (“**EPF**”) shall not be included in this Promotion.

12. Deposit placement made under this Promotion is not allowed to be placed on lien for Malaysia My Second Home (MM2H) Programme, overdraft facility, or financing.
13. The Special TD-i Profit Rate is given out on a first come, first serve basis subject to the availability of the allocated TD-i for this Promotion during the Promotion Period.

General Terms and Conditions

14. HSBC Bank/HSBC Amanah reserve 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.
15. 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.
16. This Promotion is not valid with any other Time Deposit or Term Deposit-i promotions that are concurrently offered by HSBC Bank/HSBC Amanah.
17. HSBC Bank/HSBC Amanah 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/HSBC Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Bank/HSBC Amanah 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.
18. HSBC Bank/HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank's/HSBC Amanah'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/HSBC Amanah have been advised of the possibility of such loss or damage.
19. To the fullest extent permitted by law, HSBC Bank/HSBC Amanah 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.
20. HSBC Bank/HSBC Amanah 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.

21. 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 and HSBC Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;

(b) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:

- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;

(c) Specific Terms and Conditions governing Investment Services for the respective Wealth Product and Banca Product

22. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
23. HSBC Bank/HSBC Amanah 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/HSBC Amanah.
24. HSBC Bank's/HSBC Amanah's decision on all matters will be final and binding.