

HSBC Bank EZInvest Q1 2022 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 January 2022 to 31 March 2022 (“**Promotion Period**”), both dates inclusive.
2. This Promotion is open to existing HSBC Bank customers who have active unit trust investment account(s) during the Promotion Period (collectively “**HSBC customers**”) EXCEPT for the following categories of persons:
 - a) Non-individuals or corporate customers;
 - b) 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. Under this Promotion, Eligible Customer(s) will enjoy a Front End Load of 0.88% when:
 - a) They subscribe into any unit trust funds distributed by HSBC Bank via the EZInvest module in the HSBC Malaysia mobile banking app (referred to as “**EZInvest**”); and
 - b) The investment is via lump sum cash investment or Monthly Investment Plan (MIP).

Front End Load (“**FEL**”) is the upfront cost that an investor incurs upon subscription/purchase of a unit trust fund. Table A contains a list of unit trust funds offered in EZInvest.

Table A (List of unit trust funds offered via EZInvest):

No.	Unit Trust Fund Name
1	Affin Hwang Select Bond Fund (RM Class)
2	Principal Islamic Lifetime Sukuk Fund
3	Affin Hwang Select Balanced Fund
4	Affin Hwang Select Income Fund
5	Affin Hwang Aiiman Asia (ex Japan) Growth Fund
6	RHB Asian Income Fund
7	RHB Global Allocation Fund
8	Maybank Global Mixed Asset-I Fund
9	Affin Hwang Select Asia (ex Japan) Opportunity Fund
10	Affin Hwang Select Dividend Fund
11	Eastspring Investment Dana Al-Ilham
12	Principal Greater China Equity Fund (Class MYR)
13	United Global Quality Equity Fund (MYR-Hedged Class)
14	RHB Asia Dynamic Fund (RM-Hedged)
15	Manulife Global Thematic Fund (RM-Hedged)
16	Principal Asia Pacific Dynamic Income Fund
17	RHB US Focus Equity Fund
18	Principal Islamic Asia Pacific Dynamic Equity Fund
19	Manulife Global Aqua Fund
20	Aberdeen Islamic World Equity Fund

General Terms and Conditions

4. 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.
5. 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.
6. This Promotion is not valid with any other promotions that are concurrently offered by HSBC Bank.
7. 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.
8. 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.
9. 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.
10. 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.

11. These Amended 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) HSBC Bank Terms and Conditions for Online and Mobile Banking
- (ii) Universal Terms and Conditions

(b) Specific Terms and Conditions governing Unit Trust.

12. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
13. 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.
14. 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.
15. By participating in this Promotion, the Eligible Customer(s) agrees to be bound by these Terms and Conditions and the decisions of HSBC Bank.