

**Terms and Conditions**  
HSBC Premier Acquisition 2025 Promotion("Promotion")

**PROMOTION PERIOD**

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("HSBC Bank") and HSBC Amanah Malaysia Berhad (Registration No. 200801006421(807705-X)) ("HSBC Amanah") are collectively referred to as "**HSBC**".
2. "**Promotion Period**" runs from 1 Apr 2025 to 30 Jun 2025, both dates inclusive.

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to New to HSBC Premier customers who hold a HSBC Bank/ HSBC Amanah Premier Everyday Global Account/i (EGA/i) or HSBC Bank/HSBC Amanah Premier Account/-i ("**Participating Account(s)**").
4. For the purpose of this Promotion, 'New to HSBC Premier' is defined as:
  - a) New-to-Bank customer who does not hold any existing HSBC products; or
  - b) Existing customer who only hold HSBC credit card issued by HSBC Malaysia; or
  - c) Existing HSBC customer who is being upgraded to HSBC Premier within the Promotion Period.(collectively as the "**Eligible Customers**").
5. The following categories of persons are **not eligible** to participate in this Promotion:
  - a) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia;
  - b) Eligible Customer who opens the Participating Account with an existing HSBC Premier customer. For avoidance of doubt, an Eligible Customer is only allowed to open the Participating Account with a New to HSBC Premier customer defined in clause 4 for the purpose of this Promotion.
6. Eligible Customer(s) whose Premier status is inactive and/or the Participating Account is not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the reward will not be eligible to receive any reward under this promotion.

**PROMOTION MECHANICS**

7. To stand a chance to receive the Club Marriott's complimentary hotel stay and/or dining vouchers ("**Reward**"), Eligible Customers must fulfil the Reward Criteria as set out in Table 1 below during the Promotion Period, on a first come first served basis and subject to the terms and conditions herein.

**Table 1: Reward Criteria**

<b>Tier</b>	<b>Participation Criteria</b>	<b>Reward</b>
<b>1</b>	i. [New-to-Bank Customer] - Have an average Total Relationship Balance (TRB) of <b>at least RM 500,000</b> by next month (T+1 month) from the Participating Account opening month; OR  ii. [Existing-to-bank but New to HSBC Premier Customer] - Have an average incremental TRB of <b>at least RM500,000</b> by next month (T+1 month) from the date of customer being upgraded as Premier	<ul style="list-style-type: none"> <li>• Complimentary 2D1N hotel stay in Club Marriott participating hotels and resorts* in Malaysia; AND</li> <li>• Lunch/Afternoon Tea/Dinner vouchers for two worth RM2,000.</li> </ul>
<b>2</b>	i. [New-to-Bank Customer] - Have an average TRB of <b>at least RM300,000</b> by next month (T +1 month) from the Participating Account opening month; OR  ii. [Existing-to-Bank but New to HSBC Premier Customer] - Have an average incremental TRB of <b>at least RM300,000</b> by next month (T+1 month) from the date of customer being upgraded as Premier	Club Marriott dining vouchers at participating hotels and resorts* in Malaysia worth RM 1,200 inclusive of:  <ul style="list-style-type: none"> <li>• 2X Complimentary Lunch/Afternoon Tea/Dinner for 2 people</li> <li>• 2X Buy 1 Free 1 Buffet Lunch/Dinner</li> </ul>
<b>3</b>	<b>Additional Booster</b>  i. Customer who meets TRB of at least <b>RM3,000,000</b> by next month (T+1month); OR  ii. Customer who meets Tier 1 Participation Criteria and subsequently meet TRB of at least <b>RM3,000,000</b> during Promotion Period; OR  iii. Customer who meets Tier 2 Participation Criteria and subsequently meet TRB of at least <b>RM3,000,000</b> during Promotion Period	Tier 1 Reward + Limited Edition HSBC Stephen & Stitt Royal Selangor glass Set  Tier 1 Reward + Limited Edition HSBC Stephen & Stitt Royal Selangor glass Set  Tier 2 Reward + Limited Edition HSBC Stephen & Stitt Royal Selangor glass Set

\*Remark: The list of participating hotels and resorts can be found on HSBC Premier Acquisition Campaign Page

Note:-

- a. 'Total Relationship Balance (TRB)' includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-

i and/or Bond/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

- b. HSBC Premier customer who maintains a TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.
- c. 'T' refers to the day that the Participating Account is successfully opened.
- d. The Existing-To-Bank but New to Premier customer's TRB will be taken from the average daily TRB of the month prior to be Premier (T-1 month), as the starting baseline for this Promotion. The total incremental funds by T+1 month will be accounted as "Incremental TRB" to qualify for the Promotion.

Premier Account Opening Month	Baseline (T-1 month)	Incremental TRB by next month (T+1 month)
May 2025	April 2025	June 2025

Incremental TRB calculation= Incremental TRB by next month (T+1) from the Participating Account Opening Month – Base Line Month (T-1)

- e. Average TRB calculation is based on average daily TRB of the calendar month. For the purpose of this Promotion, average TRB calculation is based on average daily TRB of next month from the account opening date. Please refer to Scenarios below.
8. Upon fulfilment of the Reward Criteria, Eligible Customer will receive an electronic direct mailer (eDM) via their registered email address maintained with HSBC to notify them that they are entitled to receive the Reward. Please refer to Table 2 below on the Reward Criteria and Reward Fulfilment Period.

**Table 2: Reward Criteria and Reward Fulfilment Period**

Account Opening Month	Month meeting average TRB (T+1 month)	Qualifier and Reward fulfilment By
April 2025	May 2025	June 2025
May 2025	June 2025	July 2025
June 2025	July 2025	August 2025

Whereas for the Limited Edition HSBC Stephen & Stitt Royal Selangor glass set, the Reward will be fulfilled within 8 weeks after end of Promotion Period.

9. Below are the illustrations of Reward eligibility and fulfilment:

**Scenarios for New-to-Bank Customer**

Scenario 1	
Account Opening Month	23 April 2025- customer opens a Participating Account.

<b>Month meeting average TRB</b>	<p>Qualifying Month (T+1 Month) to meet TRB- May 2025</p> <ol style="list-style-type: none"> <li>From 1 May 2025 to 15 May 2025, customer has a total deposit of RM 400,000 in the Participating Account</li> <li>From 16 May 2025 to 31 May 2025, customer did some withdraw and has a total deposit of RM100,000 in the Participating Account</li> </ol>
<b>Average TRB Calculation</b>	<ol style="list-style-type: none"> <li><math>RM\ 400,000 \times 15\ \text{days} / 31\ \text{days} = RM\ 193,548</math></li> <li><math>RM\ 100,000 \times 16\ \text{days} / 31\ \text{days} = RM\ 51,613</math></li> <li>Average TRB calculation = <math>RM\ 193,548 + RM\ 51,613 = RM\ 245,161</math></li> </ol>
<b>Reward Eligibility and Fulfilment</b>	Customer is NOT eligible for the Reward.

<b>Scenario 2</b>	
<b>Account Opening Month</b>	30 May 2025- customer opens a Participating Account.
<b>Month meeting average TRB</b>	<p>Qualifying Month (T+1 Month) to meet TRB- June 2025</p> <ol style="list-style-type: none"> <li>On 3 June 2025, Customer has a total deposit of RM 600,000 in the Participating Account and maintain throughout the month of June 2025.</li> </ol>
<b>Average TRB Calculation</b>	<ol style="list-style-type: none"> <li><math>RM\ 600,000 \times 27\ \text{days} / 30\ \text{days} = RM\ 540,000</math></li> <li>Average TRB calculation = <math>RM\ 540,000</math></li> </ol>
<b>Reward Eligibility and Fulfilment</b>	Yes, customer is eligible for the Reward Tier 1 and will receive the Reward by 31 July 2025.

<b>Scenario 3</b>	
<b>Account Opening Month</b>	15 April 2025 - customer opens a Participating Account.
<b>Month meeting average TRB</b>	<p>Qualifying Month (T+1 Month) to meet TRB- May 2025</p> <ol style="list-style-type: none"> <li>On 31 May 2025, customer deposits RM 300,000 in the Term Deposit.</li> </ol>
<b>Average TRB Calculation</b>	<ol style="list-style-type: none"> <li><math>RM\ 300,000 \times 1\ \text{days} / 31\ \text{days} = RM\ 9,677</math></li> <li>Average TRB calculation = <math>RM\ 9,677</math></li> </ol>
<b>Reward Eligibility and Fulfilment</b>	Customer is NOT eligible for the Reward.

<b>Scenario 4</b>	
<b>Account Opening Month</b>	10 April 2025 - customer opens a HSBC Premier Everyday Global Account.

<b>Month meeting average TRB</b>	Qualifying Month (T+1 Month) to meet TRB- May 2025  1. On 1 May 2025, customer deposits RM 300,000 in the Term Deposit.
<b>Average TRB Calculation</b>	1. $RM\ 300,000 \times 31\ days / 31\ days = RM\ 300,000$ 2. Average TRB calculation = RM 300,000
<b>Reward Eligibility and Fulfilment</b>	Customer is eligible for the Reward Tier 2 and will receive the Reward by 30 June 2025.
<b>Additional Fresh Fund of RM 3mil on 1 June 2025</b>	1. $(RM\ 300,000 + RM\ 3\ mil) \times 30\ days / 30\ days = RM\ 3,300,000$ 2. Average TRB calculation = RM 3,300,000  Customer is eligible for the Premier Elite upgrade and receive the Limited Edition HSBC Stephen & Stitt Royal Selangor glass Set within 8 weeks after end of Promotion Period.

#### Scenarios for Existing-to-Bank but New to HSBC Premier Customer

<b>Scenario 5</b>	
<b>Account Opening Month</b>	Existing Customer who has an EGA Account and upgrade to Premier on 18 April 2025. Customer has an average TRB of RM 100,000 in March 2025 (baseline).
<b>Month to have incremental average TRB</b>	To be eligible for this Promotion, customer is required to have incremental average TRB of RM300,000 in T+1 Month (May 2025)  1. From 18 April 2025 to 30 April 2025, customer deposited RM 200,000 fresh fund in the Participating Account. 2. From 1 May 2025 to 31 May 2025, customer deposited RM 200,000 fresh fund in the Participating Account.
<b>Incremental Average TRB Calculation</b>	Average Incremental TRB calculation= RM 400,000  1. Average TRB Balance in May 2025 $(RM\ 100,000 + RM\ 200,000 + RM\ 200,000) \times 31\ days / 31\ days = RM\ 500,000$  Incremental TRB = Average TRB of May 2025 (T+1) – Average TRB of Mar 2025(baseline) $RM\ 500,000 - RM\ 100,000 = RM\ 400,000$

<b>Reward Eligibility and Fulfilment</b>	Yes, customer is eligible for the Tier 2 Reward as he has met the incremental average TRB of RM 300,000 criteria and will receive the Reward by 30 June 2025.
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<b>Scenario 6</b>	
<b>Account Opening Month</b>	Existing Customer opens a new Participating Account and upgrades to Premier on 1 May 2025. Customer has an existing investment with the bank with an average TRB of RM 10,000 in April 2025 (baseline).
<b>Month to have incremental average TRB</b>	To be eligible for Tier 1 Reward, customer is required to have incremental average TRB of RM 500,000 in T+1 month (June 2025)  On 31 May 2025, customer bring in RM 1mil fresh fund in deposit and maintain throughout the campaign period.
<b>Incremental Average TRB Calculation</b>	<p>Average Incremental TRB calculation = RM 1,000,000</p> <p>1. Average TRB Balance in June 2025 (RM 10,000+ RM 1 mil) x 30 days/30 days= RM 1,010,000</p> <p>Incremental TRB = Average TRB of June 2025 - Average TRB of April 2025 RM 1,010,000 – RM 10,000 = RM 1,000,000</p>
<b>Reward Eligibility and Fulfilment</b>	Yes, customer is eligible for the Tier 1 Reward because he has met the incremental average TRB of RM500,000 criteria and will receive the Reward by 31 July 2025.

<b>Scenario 7</b>	
<b>Account Opening Month</b>	Existing Customer who has an EGA Account and upgrade to Premier on 19 April 25. Customer has an average TRB of RM 50,000 in March 2025 (baseline).
<b>Month to have incremental average TRB</b>	<p>In order to be eligible for this Promotion, customer is required to have incremental average TRB of RM 300,000 in T+1 Month (May 2025)</p> <p>1. From 1 May 2025 to 10 May 2025, customer has a new deposit of RM3 00,000 in the Participating Account</p> <p>2. From 11 May 2025 to 20 May 2025, customer withdraw the deposit and has a total deposit of RM 100,000 in the Participating Account</p> <p>3. From 21 May 2025 to 31 May 2025, customer has a new deposit of RM 500,000 in the Participating Account</p>

<b>Incremental Average TRB Calculation</b>	<p>Average Incremental TRB calculation = RM 307,451</p> <ol style="list-style-type: none"> <li>1. Incremental TRB (RM 50,000 + RM 300,000) x 10 days/31 days= RM 112,903</li> <li>2. Incremental TRB (RM 50,000 + RM 100,000) x 10 days/31 days= RM 48,387</li> <li>3. Incremental TRB (RM 50,000 + RM 500,000) x 11 days/ 31 days= RM 195,161</li> <li>4. Total TRB in May 25 = RM 113,903 + RM 48,387 + RM 195,161= RM 357,451</li> </ol> <p>Incremental TRB = Average TRB of May 2025- Average TRB of March 2025</p> <p>RM 357,451 – RM 50,000 = RM 307,451</p>
<b>Reward Eligibility and Fulfilment</b>	<p>Yes, customer is eligible for the Tier 2 Reward because he has met the incremental average TRB of RM300,000 criteria and will receive the Reward by 30 June 2025.</p>

<b>Scenario 8</b>	
<b>Account Opening Month</b>	Existing Customer opens a new Participating Account and upgrades to Premier on 5 May 2025. Customer has an existing investment with the bank with an average TRB of RM 20,000 in April 2025 (baseline).
<b>Month to have incremental average TRB</b>	<p>To be eligible for Tier 1 Reward, customer is required to have incremental average TRB of RM 500,000 in T+1 month (June 2025).</p> <p>On 31 May 2025, customer bring in RM 1mil fresh fund in deposit and maintain throughout the campaign period.</p>
<b>Incremental Average TRB Calculation</b>	<p>Average Incremental TRB calculation = RM 1,000,000</p> <ol style="list-style-type: none"> <li>1. Average TRB Balance in June 2025 (RM 20,000+ RM 1 mil) x 30 days/30 days= RM 1,020,000</li> </ol> <p>Incremental TRB = Average TRB of June 2025 - Average TRB of April 2025</p> <p>RM 1,020,000 – RM 20,000 = RM 1,000,000</p>

<b>Reward Eligibility and Fulfilment</b>	Yes, customer is eligible for the Tier 1 Reward because he has met the incremental average TRB of RM500,000 criteria and will receive the Reward by 31 July 2025.
<b>Additional Fresh Fund of RM 2 mil on 1 July 2025</b>	<ol style="list-style-type: none"> <li>1. <math>(RM\ 1,020,000 + RM\ 2,000,000) \times 31\ days / 31\ days = RM\ 3,020,000</math></li> <li>2. Average TRB calculation = RM 3,020,000</li> </ol> <p>Customer is eligible for the Premier Elite upgrade and receive the Limited Edition HSBC Stephen &amp; Stitt Royal Selangor glass Set within 8 weeks after end of campaign period.</p>

9. Each Eligible Customer is only entitled to receive one (1) unit of Reward under this Promotion. For avoidance of doubt, in respect of joint account, only the primary accountholder will be entitled to receive the Reward.
10. The total Reward to be given out under this Promotion is capped at 1,000 units on a first come first serve basis, and is pooled together with the "HSBC Amanah Premier Acquisition 2025 Promotion".
11. The complimentary hotel stay and dining vouchers is under Club Marriott Malaysia Membership Program - Loyalty Program ("the Program") whereby:
  - (i) Upon participation in the Program, Eligible Customer(s) consent for HSBC to disclose the customer's information to Club Marriott Malaysia for the purpose of HSBC providing this Program to the Eligible Customer(s).
  - (ii) The Eligible Customer will be required to register for the Program's membership which is valid for 1 year without any fee.
  - (iii) Eligible Customer's membership of this Program is subject to the terms and conditions of Club Marriott Malaysia membership which is available at <https://www.myclubmarriott.com>.

#### GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
  - a) electronic means;
  - b) press advertisements;
  - c) notice in the Eligible Cardholder's account statement(s) or composite statement;
  - d) display at its business premises; or
  - e) notice on HSBC internet website(s);
 such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. 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.



15. The below terms also applies:
- a) HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at [www.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my); and
  - b) HSBC’s Notice Relating to the Personal Data Protection Act 2010.
16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC’s decision on all matters relating to this Promotion shall be final and binding.