

TERMS & CONDITIONS

HSBC Premier Elite Wealth Bundle 2024 ("**Promotion**")

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**") (collectively as "**HSBC**").
2. "**Promotion Period**" runs from 6 March 2024 to 31 May 2024, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing HSBC Premier customers. ("**Eligible Customer(s)**")
4. For the purpose of this Promotion, new and existing HSBC Premier customers must meet and maintain a Total Relationship Balance (TRB) of at least RM 3,000,000.

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 Direct Retail bond/sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

HSBC Premier customer who maintains a TRB of at least RM 3,000,000 with HSBC will be recognized as HSBC Premier Elite.

5. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) non-individual or corporate HSBC customers;
 - (b) Individuals below the age of 18 years old; and/or
 - (c) Customers whose account(s) are delinquent within HSBC's definition at any time during the Promotion Period.

PROMOTION MECHANICS

6. The eligible products and propositions included in this Promotion are as follows:
 - (a) HSBC Bank Premier or HSBC Amanah Premier;
 - (b) Malaysian Ringgit ("**MYR**") and US Dollar ("**USD**") HSBC Time/Term Deposit/-i ("**TD/-i**") (Protected by Perbadanan Insurans Deposit Malaysia up to RM 250,000 for each depositor);
 - (c) Open-Ended Unit Trust ("**UT**") Funds (Equity/ Mixed Assets/ Bond) with a minimum Front-End Load ("**FEL**") of 2% (exclusive of any applicable tax) that are distributed by HSBC Bank;
 - (d) Structured Investments, excluding AUD Minimax FRNID and Non-Principal Protected Autocallable Equity/ ETF Linked Structured Investment with tenure below 1 year;

- (e) Foreign currency denominated bonds/sukuk ("**FCY Bonds**"), excluding Malaysian Ringgit denominated bonds/sukuk and Certificate of Deposits; and
- (f) Regular Premium Bancassurance and Single Premium Bancassurance.

7. For the purpose of this Promotion:

- (a) Products in Clause 6(c) to 6(f) are referred to as "**Wealth Products**".
- (b) FEL is the upfront cost that an investor incurs upon subscription/ purchase of UT Funds (Equity/ Mixed Assets/ Bond).

8. Upon meeting the following criteria during the Promotion Period, Eligible Customer(s) is entitled for the TD/-i rates ("**Promotional Rates**") as listed in Table A below, on a first come first served basis:

- (a) The Eligible Customer(s) must invest/ purchase the minimum investment/ premium amount provided in Table A ("**Minimum Investment Amount**");
- (b) The maximum amount of TD/-i placement for each eligible customer is RM 1,000,000 or its equivalent in USD and must be in accordance with the TD/-i : Wealth Products ratio provided in Table A below ("**Ratio**"). The minimum amount of TD/-i placement is RM 50,000 or its equivalent in USD in a single placement;
- (c) All TD/-i placements under this Promotion must be made over the counter with New Funds at HSBC Bank/ HSBC Amanah branch only. Please refer to clause 16 for the definition of New Funds; and
- (d) The Wealth Products must be invested together with the TD/-i placement.

Table A

Wealth Products	TD/-i Tenure	Promotional Rates	Investment Amount in Wealth Products	Ratio (TD/-i : Wealth Products)	Maximum TD/-i placement amounts
Open-Ended UT Funds (Equity/Mixed Assets/Bond) with minimum FEL of 2%	Three (3) months	8.00% per annum (for MYR or USD TD/-i)	Minimum Investment Amount of RM 500,000 or its equivalent in other currencies	1:1 for TD/-i placement with Open-Ended UT Funds (Equity/ Mixed Assets/ Bond)	Up to RM 1,000,000 or its equivalent in USD and in accordance with the Ratio (subject to Total TD/-i Allocation Limit) <i>Please refer example A</i>
Structured Investment	Three (3) months	8.00% per annum (for MYR or USD TD/-i)	Minimum Investment Amount of RM 500,000 or its equivalent in other currencies	1:2 for TD/-i placement with Structured Investments	Up to RM 1,000,000 or its equivalent in USD and in accordance with the Ratio (subject to Total TD/-i Allocation Limit) <i>Please refer example B</i>

Foreign currency denominated bonds (" FCY Bonds ")	Three (3) months	8.00% per annum (for MYR or USD TD/-i)	Minimum Investment Amount of RM 500,000 or its equivalent in other currencies	1:2 for TD/-i placement with FCY Bonds	Up to RM 1,000,000 or its equivalent in USD and in accordance with the Ratio (subject to Total TD/-i Allocation Limit) <i>Please refer example C</i>
Bancassurance (Regular Premium)	Three (3) months	8.00% per annum (for MYR or USD TD/-i)	Minimum Premium Amount of RM 200,000 or its equivalent in other currencies, and <u>the Premium Payment Mode must be Yearly</u>	1:1 for TD/-i placement with Regular Premium Bancassurance	Up to RM 1,000,000 or its equivalent in USD and in accordance with the Ratio (subject to Total TD/-i Allocation Limit) <i>Please refer example D</i>
Bancassurance (Single Premium)	Three (3) months	8.00% per annum (for MYR or USD TD/-i)	Minimum Premium Amount of RM 500,000 or its equivalent in other currencies	1:3 for TD/-i placement with Single Premium Bancassurance	Up to RM 1,000,000 or its equivalent in USD and in accordance with the Ratio (subject to Total TD/-i Allocation Limit) <i>Please refer example E</i>

Example A

If an Eligible Customer invests RM 500,000 in Unit Trust Fund with 2% FEL. The customer will be eligible to place a MYR TD/-i placement amount up to RM 500,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

If an Eligible Customer invests USD 150,000 in Unit Trust Fund with 2% FEL. The customer will be eligible to place a USD TD/-i placement amount up to USD 150,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

Example B

If an Eligible Customer invests RM 500,000 in Structured Investment. The customer will be eligible to place a MYR TD/-i placement amount up to RM 250,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

If an Eligible Customer invests USD 150,000 in Structured Investment. The customer will be eligible to place a USD TD-i placement amount up to USD 75,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

Example C

If an Eligible Customer invests USD 150,000 in FCY Bond/ Sukuk. The customer will be eligible to place a USD TD-i placement amount up to USD 75,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

Example D

If an Eligible Customer purchase RM 500,000 in Regular Premium Bancassurance. The customer will be eligible to place a MYR TD-i placement amount up to RM 500,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

If an Eligible Customer purchase USD 150,000 in Regular Premium Bancassurance. The customer will be eligible to place a USD TD-i placement amount up to USD 150,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

Example E

If an Eligible Customer invests RM 500,000 in Single Premium Bancassurance. The customer will be eligible to place a MYR TD-i placement amount up to RM 166,667 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

If an Eligible Customer purchase USD 150,000 in Regular Premium Bancassurance. The customer will be eligible to place a USD TD-i placement amount up to USD 50,000 under the Promotional Rates of 8.00% per annum for a tenure of 3 months.

9. A maximum limit of RM 480 million or its equivalent in USD TD-i placements apply collectively throughout the Promotion Period ("**Total TD-i Allocation Limit**"), which is pooled together with "HSBC Amanah Premier Elite Wealth Bundle 2024".
10. No interest/ profit shall be payable in the event the TD-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.
11. Partial upliftment from a single TD-i placement is not allowed under this Promotion. See Example 1 and Example 2 below illustrating partial upliftment and full upliftment respectively.

Example 1: if Customer A makes one (1) TD-i placement of RM 100,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.

Example 2: if Customer B makes three (3) TD-i placements of RM 100,000 each, he/she is allowed to uplift one (1) of the RM 100,000 TD-i placements and enjoy the TD-i Promotional Rates on the remainder two (2) TD-i placements.

12. If the Eligible Customer(s) exercise their cooling-off rights of the Wealth Products, they will no longer be entitled for the TD/i Promotional Rates under this Promotion. The existing Promotional Rates TD/i placement will be uplifted and subsequently new TD/i will be placed on prevailing 3 months tenure board rate. Backdating of TD/i to the original placement date is not allowed as per the following example.

Example: Eligible Customer signed up an Open-Ended Unit Trust Funds and made the Promotion Rates TD/i placement under this promotion on 31 March 2024. However, Eligible Customers exercised their cooling-off rights of the Unit Trust Funds on 1 April 2024. The Promotional Rates TD/i placement will be uplifted and subsequently new TD/i will be placed on 1 April 2024 at the prevailing board rate. Backdating of TD/i for the interest/ profit from 31 March 2024 to 1 April 2024 is not allowed.

13. Upon maturity, the respective TD/i placement plus interest/ profit earned will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise and such instructions are received by the Bank before its maturity.
14. All Wealth Products and TD/i placements for this Promotion must be placed with the same Premier account for channeling purposes at the HSBC Bank/ HSBC Amanah Branch.

Example 1: If an Eligible Customer makes a TD/i placement with his/her sole account under HSBC Premier relationship, the customer is to invest in Wealth Products with his/her said sole account.

Example 2: If an Eligible Customer makes a TD/i placement with his/her joint account under HSBC Premier relationship, the customer is to invest in Wealth Products with his/her said joint account.

15. TD/i Deposit placement made under this Promotion is not allowed to be placed on lien.
16. The term "New Funds" means monies or funds howsoever transferred into the Eligible Customer's HSBC current or savings account ("CASA-i") within seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia online banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term "Business Day" means Monday to Friday excluding bank and other public holidays in Malaysia.

For avoidance of doubt, New Funds exclude the following:-

- (i) investment funds from the Employees Provident Fund ("EPF"); and
 - (ii) Funds transferred from any existing HSBC current or savings account ("CASA-i") or TD/i or foreign currency account(s) or in the form of HSBC cheques, cashier's orders or demand drafts.
17. Eligible Customer whose banking facilities with HSBC are delinquent, suspended/closed or fail to maintain the TRB criteria, they will not be entitled for the Promotional Rates under this Promotion. In the event any of these events happened, the existing Promotional Rates TD/i

placement will be uplifted and subsequently new TD/-i will be placed on the prevailing 3 months tenure board rate. Backdating of TD/-i to the original placement date is not allowed – see illustration below.

Example: Eligible Customer opens an EGA/-i account and made the Promotion Rates TD/-i placement under this Promotion on 31 March 2024. However, Eligible Customers closed the EGA/-i on 1 April 2024. The Promotional Rates TD/-i placement will be uplifted and subsequently new TD/-i will be placed on 1 April 2024 at the prevailing board rate. Backdating of TD/-i for the interest/ profit from 31 March 2024 to 1 April 2024 is not allowed.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
19. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - (a) via electronic means;
 - (b) press advertisements;
 - (c) notice in the Eligible Customer's credit card 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.
20. 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, these terms shall prevail in relation to this Promotion.
21. The below terms also applies:
 - (a) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Premier, 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;
 - (b) Terms & Conditions Governing Investment Services for the respective Wealth Products; and
 - (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Customer(s) shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.