**Terms and Conditions**
HSBC Premier Fresh Funds Promotion ("**Promotion**")

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**"), collectively referred to as "**HSBC**".

## PROMOTION PERIOD

2. "**Promotion Period**" runs from 1 September 2026 to 31 December 2026, both dates inclusive.

## PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected Existing-to-Bank ("**ETB**") HSBC Bank/ HSBC Amanah Premier customers who receive an invitation to participate in this Promotion during the Promotion Period via an Electronic Direct Mailer ("**EDM**"), SMS or through their HSBC Bank / HSBC Amanah Premier Relationship Manager ("**Eligible Customers**").

4. The following categories of persons are **not eligible** to participate in this Promotion:
   (i) Non-individuals or corporate customers;
   (ii) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.

5. Eligible Customer(s) whose Premier account status is invalid, delinquent, suspended, closed/cancelled or downgraded from Premier status 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

6. Eligible Customers must meet the Participation Criteria as set out in Table 1 below during the Promotion Period to be eligible for the Reward, subject to the terms and conditions herein.

   **Table 1: Participation Criteria**

| Participation Criteria | Reward |
|---|---|
| **Eligible Customers who successfully**<br><br>(i) deposit a minimum of RM300,000 (or equivalent in foreign currency) Fresh Funds within the Promotion Period with HSBC to increase the Total Relationship Balance (TRB); **and**<br>(ii) maintain the incremental TRB of RM300,000 (or equivalent in foreign currency) until the end of the Promotion Period. | **RM500 cashback** |

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-compliant 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. The Eligible Customer's Day-end TRB on 31 August 2026 will be taken as the TRB baseline. Any increase in TRB by the end of the Promotion Period will be accounted as incremental TRB.

*Incremental TRB = [Day-end TRB on end of Promotion Period (31 Dec 2026)] – [Day-end TRB on 31 August 2026]*

c. 'Fresh funds' mean moneys or funds transferred, credited, or paid into any deposit, investment, and bancassurance accounts of the Eligible Customers from other bank(s) and/or financial institution(s).
d. Funds transferred from any existing HSBC deposit, home loan, investment and bancassurance accounts are **not** considered as fresh funds.

7. Reward eligibility is assessed based on the TRB held within each individual relationship (whether sole or joint). TRB must be maintained separately for each sole and each joint relationship and cannot be combined, aggregated, split or shared across different relationships to meet Participation Criteria.

8. Below are the illustrations on Promotion eligibility and fulfilment:

| | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
|---|---|---|---|---|
| **Day-end TRB on 31 August 2026** | RM500,000 | RM200,000 | RM100,000 | RM100,000 |
| **Fresh Funds** | Place RM300,000 Fresh Funds in deposit during Promotion Period | Place RM200,000 Fresh Funds in deposit during Promotion Period | Place RM300,000 Fresh Funds in deposit during Promotion Period; of which, RM25,000 invested in Unit Trust funds | Place RM300,000 Fresh Funds in deposit during Promotion Period; of which, RM25,000 invested in Unit Trust funds |
| **Total Fresh Funds** | RM300,000 | RM200,000 | RM300,000 | RM300,000 |
| **TRB Outflow/Withdrawal within Campaign Period** | - | - | - | RM100,000 |
| **Day-end TRB on end of Promotion Period (31 Dec 2026)** | RM800,000 | RM400,000 | RM400,000 | RM300,000 |
| **Incremental TRB** | RM300,000 | RM200,000 | RM300,000 | RM200,000 |
| **Eligibility for Reward** | Eligible for RM500 cashback | Not eligible as the customer does not meet | Eligible for RM500 cashback | Not eligible as the customer does not meet the |

| | | | | |
|---|---|---|---|---|
| | | the requirement of minimum RM300,000 Fresh Funds | | requirement of maintaining the incremental TRB of RM300,000 until the end of the Promotion Period |

## PROMOTION REWARDS

9. The total allocation of the Reward to be given out under this Promotion is capped at 800 units, given on a first come first served basis. HSBC Bank is the sole provider for all Rewards in this Promotion.

10. Each Eligible Customer is entitled to receive one (1) unit of Reward for each eligible sole or joint relationship under this Promotion that meets the Participation Criteria. Where the participating account is held under joint name(s), only one (1) unit of Reward shall be awarded to the joint account.

**Illustration 1: Customer A & B each have a Sole Account and a Joint Account and deposit RM300,000 in only their joint account.**

| Customer/ Relationship | Day-end TRB on 31 August 2026 | Fresh Funds / Incremental TRB | Day-end TRB on end of Promotion Period (31 Dec 2026) | Eligibility for Reward |
|---|---|---|---|---|
| Customer A Sole Account | RM100,000 | - | - | No |
| Customer B Sole Account | RM100,000 | - | - | No |
| Customer A&B Joint Account | RM100,000 | RM300,000 | RM400,000 | Yes – only one (1) unit of Reward awarded to the Joint Account. |

**Illustration 2: Customer A & B each have a Sole Account and a Joint Account and deposit RM100,000 across all 3 accounts totalling to RM300,000.**

| Customer/ Relationship | Day-end TRB on 31 August 2026 | Fresh Funds / Incremental TRB | Day-end TRB on end of Promotion Period (31 Dec 2026) | Eligibility for Reward |
|---|---|---|---|---|
| Customer A Sole Account | RM100,000 | RM100,000 | RM200,000 | No |
| Customer B Sole Account | RM100,000 | RM100,000 | RM200,000 | No |
| Customer A&B Joint Account | RM100,000 | RM100,000 | RM200,000 | No |

In this instance, both Customer A and B are not eligible for the Reward as the Fresh Funds are split across different relationships.

**Illustration 3: Customer A & B each have a Sole Account and a Joint Account. Customer A deposits RM300,000 respectively into the Sole Account and Joint Account totalling to RM600,000.**

| Customer/ Relationship | Day-end TRB on 31 August 2026 | Fresh Funds / Incremental TRB | Day-end TRB on end of Promotion Period (31 Dec 2026) | Eligibility for Reward |
|---|---|---|---|---|
| Customer A Sole Account | RM100,000 | RM300,000 | RM400,000 | Yes – one (1) unit of Reward awarded to the Sole Account. |
| Customer B Sole Account | RM100,000 | - | RM200,000 | No |
| Customer A&B Joint Account | RM100,000 | RM300,000 | RM400,000 | Yes – one (1) unit of Reward awarded to the Joint Account. |

In this instance, both the Customer A Sole Account and Joint Account are eligible for the Reward.

11. The Eligible Customers will receive an SMS notification of the cashback via their registered contact number maintained with HSBC no later than twelve (12) weeks after the end of the Promotion Period.

12. The following terms and conditions apply to the cashback:
    a. The cashback is not transferable and cannot be exchanged for cash, credit or in kind.
    b. HSBC will not entertain any request to fulfil the cashback to any HSBC account other than the account that meets the Participation Criteria.
    c. HSBC will not entertain any request to fulfil the cashback to any third party other than the Eligible Customers.

## GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.

14. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
    a) electronic means;
    b) notice in Eligible Customer's account statement(s) or composite statement;
    c) notice on HSBC internet website(s);

    such notices shall be deemed to be effective on and from the 4th day after its delivery.

15. 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.

16. The below terms also apply:
    a) HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbc.com.my and www.hsbcamanah.com.my; and

b) HSBC and HSBC Amanah Tariffs and Charges; and
c) HSBC's Notice relating to Personal Data Protection Act 2010.

17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

18. The Eligible Customers shall be responsible for any applicable taxes.

19. HSBC's decision on all matters relating to this Promotion shall be final and binding.