TERMS & CONDITIONS

HSBC Australian Dollar (AUD) Time/Term Deposit/-i Bancassurance Bundling Q4 2026

*("**Promotion**")*

1. This Promotion is organized by HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("**HSBC Malaysia**") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (Registration No. 198301008983) ("**Allianz Life**") and distributed by HSBC Malaysia. This Promotion is sponsored by HSBC Malaysia and Allianz Life.

PROMOTION PERIOD

2. This Promotion runs from 22 October 2026 until 31 December 2026, both dates inclusive (**"Promotion Period"**), or upon reaching the total limit of AUD 50 million or equivalent in Time/Term Deposit/-i placement (**"Total TD/-i Limit"**), whichever earlier.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
   (a) Aged 18 years and above at the time of application of the Bancassurance Products; and
   (b) All HSBC Bank/ HSBC Amanah customers who hold a banking account with HSBC Bank Australia Limited (**"HSBC Australia"**)
   ("**Eligible Customer**").

4. The following categories of persons are **not eligible** to participate in this Promotion:
   (a) Aged below 18 years old; and
   (b) Non-individual or corporate HSBC Malaysia customers.

5. The eligible propositions and products for this Promotion are as follows:
   (a) Australian Dollar **("AUD")** HSBC Time/Term Deposit/-i **("TD/-i")**
   (Protected by Perbadanan Insurans Deposit Malaysia up to MYR 250,000 for each depositor);
   (b) Regular Premium (RP) and Single Premium (SP) Bancassurance Products.

6. For the purpose of this Promotion, the participating Bancassurance products are ("**Bancassurance Product(s)**"):

   a) Bancassurance (Regular Premium):
      i. HSBC's Universal AssuredTreasure;
      ii. HSBC's UniversalIncome Plus;
      iii. HSBC's EliteCare Plus;
      iv. HSBC's Reducing Term Assurance;
      v. HSBC's UniversalLegacy RP
      vi. HSBC's EliteWealth;
      vii. HSBC's EliteWealth Plus; and
      viii. HSBC's EliteDiamond RP.

   b) Bancassurance (Single Premium):
      i. HSBC's UniversalTreasure Plus SP;
      ii. HSBC's UniversalLegacy SP;
      iii. HSBC's EliteSaver SP and SP GIO (USD); and
      iv. HSBC's EliteDiamond SP (MYR and USD).

   The products in Clause 6a(iii), 6a(vi), 6a(vii), 6a(viii), 6b(iii) and 6b(iv) are collectively referred to as "**Investment-Linked Bancassurance Products**".

7. Eligible Customer whose Current Account or Savings Account/-i ("**CASA/-i**") held with HSBC Malaysia is delinquent, suspended/closed during the Promotion Period or during fulfilment of the TD/-i interest/profit will not be entitled for the Promotional Rate as stipulated in Table A below under this Promotion. In the event any of these events take place, the existing TD/-i placement with the Promotional Rate offered under this Promotion will be uplifted and a new TD/-i will be placed on prevailing 6 months tenure board rate. Backdating of TD/-i to the original placement date is not allowed.

PROMOTION MECHANICS

8. Upon meeting the following criteria during the Promotion Period, Eligible Customer is entitled for the TD/-i rate ("**Promotional Rate**") as listed in Table A below on a first come, first served basis, and subject to other terms and conditions herein:
   (a) Purchase of any Bancassurance Products as per Clause 6 together with the TD/-i placement on the same day;
   (b) The minimum amount of TD/-i placement is AUD 10,000;
   (c) The minimum premium amount in Bancassurance Products must be in accordance with the amount stated in the respective Product Disclosure Sheet ("**Minimum Premium Amount**"), and according to the TD/-i: Bancassurance Products ratio ("**Ratio**") and premium payment mode provided in Table A below;
   (d) All TD/-i placements under this Promotion must be made with New Funds at HSBC Malaysia branch only. Please refer to Clause 15 for the definition of New Funds; and
   (e) Application to purchase Bancassurance Product(s) is/are submitted to Allianz Life by 31 December 2026 and the policy of the Bancassurance Product(s) must be successfully issued by Allianz Life.

   For the avoidance of doubt, for each Bancassurance Product purchased by Eligible Customer under this Promotion, the Promotional Rate will apply to one (1) TD/-i placement only, in the amount required under the applicable Ratio, subject always to the total limit of AUD 50 million or equivalent in TD/-i placement on a first-come, first-served basis. Any additional TD/-i placements in respect of the same Bancassurance Product, including where the required amount is split or divided into multiple placements, shall not be eligible for the Promotional Rate. The TD/-i Limit for this Promotion is pooled together with the "HSBC Amanah Australian Dollar (AUD) Term Deposit-i Banca-Takaful Bundling Q4 2026" promotion. HSBC Malaysia is not obliged to inform Eligible Customers should the Total TD/-i Limit be reached.

Table A

<table>
<tr><th>Bancassurance Products</th><th>TD/-i Placement Amounts</th><th>Amount in Bancassurance Products</th><th>Ratio (TD/-i: Bancassurance Products)</th><th>Currency</th><th>TD/-i Tenure</th><th>Promotional Rates</th></tr>
<tr><td>Bancassurance (Regular Premium)</td><td rowspan="2">Each TD/-i placement must be a minimum of AUD 10,000 (subject to Total TD/-i Limit)</td><td>Must meet:
(i) the Minimum Premium Amount;
(ii) the Ratio; and
(iii) the premium payment mode must be Yearly.
Please refer to Example 1.</td><td>1:1 for each placement of TD/-i</td><td rowspan="2">Australian Dollar (AUD)</td><td rowspan="2">Six (6) months</td><td rowspan="2">7.08%[1]</td></tr>
<tr><td>Bancassurance (Single Premium)</td><td>Must meet:
(i) the Minimum Premium Amount; and
(ii) the Ratio
Please refer to Example2.</td><td>1:3 for each placement of TD/-i</td></tr>
</table>

[1] Annual effective rate for 6 months AUD TD/-i rate 7.08% p.a. is 5.44% p.a. with current board rate of 3.80% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 05 October 2026. The AUD TD/-i board rates are subject to change from time to time without prior notice.

Example 1

If an Eligible Customer purchases a minimum of MYR 28,000 in Regular Premium Bancassurance Product with Yearly premium payment mode and makes a single TD/-i placement of AUD 10,000 on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 7.08% per annum for a tenure of 6 months. Clause 13 below shall apply upon maturity of the TD/-i.
Note: Assumes AUD/MYR FX rate of 2.80.

Example 2

If an Eligible Customer purchases a minimum of MYR 84,000 in Single Premium Bancassurance Product and makes a single TD/-i placement of AUD 10,000 on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 7.08% per annum for a tenure of 6 months. Clause 13 below shall apply upon maturity of the TD/-i.
Note: Assumes AUD/MYR FX rate of 2.80.

9. Eligible Customer who performs any regular or ad-hoc investment top up(s) on existing / new Investment-Linked Bancassurance Products will be excluded from this Promotion.

10. No interest/profit shall be payable in the event the TD/-i 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. For TD/-i, Eligible Customer agrees to grant waiver to the interest/profit payable in case of premature withdrawal.

11. If an Eligible Customer has placed more than one TD/-i under this Promotion and the Eligible Customer subsequently withdraw one of the TD/-i prior to the maturity of the placement, no interest/profit will be payable for the TD/-i withdrawn prematurely but the Eligible Customer will still be eligible for the Promotional Rate on the remaining TD/-i placement(s), as long as the remaining TD/-i is/are not withdrawn prematurely.

    Example 1: If Eligible Customer makes only one TD/-i placement of AUD 10,000 under this Promotion but withdrawn the TD/-i prematurely, no interest/profit shall be payable for the withdrawn TD/-i.

    Example 2: If Eligible Customer makes three AUD 10,000 TD/-i placements under this Promotion and he/she withdraw/uplift one of the AUD 10,000 TD/-i placements prior to the maturity of the placement, no interest/profit shall be payable for the TD/-i withdrawn prematurely but he/she will still be eligible for the Promotional Rate on the remaining two TD/-i placements as long as these two TD/-i placements are not withdrawn prematurely.

12. If an Eligible Customer exercises cooling-off rights in respect of the Bancassurance Product or makes a partial withdrawal from the Bancassurance Product, or if the Bancassurance Product is no longer in force, the Eligible Customer will no longer be entitled to the TD/-i Promotional Rate under this Promotion. The existing Promotional Rate TD/-i placement will be uplifted and a new TD/-i will subsequently be placed at the prevailing board rate for 6 months tenure. Backdating of TD/-i to the original placement date is not allowed – see illustration below.

    Example: Eligible Customer signed up for a Regular Premium Bancassurance Product with Yearly premium payment mode and made the TD/-i placement in accordance with the Ratio on 30 October 2026. However, the Eligible Customer exercised cooling-off rights in respect of the Bancassurance Product on 2 November 2026. The Promotional Rate TD/-i placement will be uplifted and a new TD/-i will be placed on 3 November 2026 at the prevailing board rate for 6 months tenure. Backdating of TD/-i for the interest/profit from 30 October 2026 to 2 November 2026 is not allowed.

13. Upon maturity, the respective TD/-i placement plus interest/profit earned will be automatically renewed on prevailing 6 months tenure board rate, unless the Eligible Customer instructs otherwise on the renewal tenure and such instructions are received by HSBC Malaysia before its maturity.

14. All Bancassurance Products and TD/-i placements for this Promotion must be placed under the same account relationship at HSBC Malaysia branch.

    Example 1: If an Eligible Customer purchases a Bancassurance Product under his/her sole HSBC Malaysia account relationship, the Eligible Customer must make the TD/-i placement under that same sole HSBC Malaysia account relationship to enjoy the Promotional Rate.

    Example 2: If an Eligible Customer purchases a Bancassurance Product under his/her joint HSBC Malaysia account relationship, the Eligible Customer must make the TD/-i placement under that same joint HSBC Malaysia account relationship to enjoy the Promotional Rate.

15. All TD/-i placements under this Promotion must be made with "New Funds".
    "New Funds" means monies that:
    (a) are transferred from HSBC Australia, any other HSBC entity in another country or jurisdiction, and/or any other bank or financial institution, to the Eligible Customer's CASA/-i maintained with HSBC Malaysia;
    (b) are transferred by any means, including but not limited to cash deposits, Interbank GIRO transfers, instant fund transfers and DuitNow transfers between banks; and
    (c) have been held in that account for not more than seven (7) Business Days before the TD/-i placement is made.

    "Business Day" means Monday to Friday, excluding bank holidays and public holidays in Malaysia.

    For avoidance of doubt, funds transferred from any existing HSBC Malaysia CASA/-i or TD/-i or foreign currency account(s)/-i or in the form cashier's orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

16. TD/-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility, financing or any other purpose.

GENERAL TERMS & CONDITIONS

17. HSBC Malaysia reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with three (3) days' prior notice.

18. HSBC Malaysia may communicate to the Eligible Customer in relation to this Promotion via:
    (a) electronic means; or
    (b) press advertisements; or
    (c) notice in the Eligible Customer's credit card statement(s) or composite statement; or
    (d) display at its business premises; or
    (e) notice on HSBC Malaysia internet website(s);

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

19. 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.

20. The below terms also apply:
    (a) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Premier and Advance, and Specific Terms & Conditions for Wealth & Personal Banking are a part of and which regulate the provision of account facilities by HSBC Malaysia. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
    (b) The respective terms and conditions for the Bancassurance Products;
    (c) HSBC Malaysia's Notice Relating to the Personal Data Protection Act 2010.

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

22. The Eligible Customer shall be responsible for any applicable taxes.

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

24. Allianz Life being the underwriter of the Bancassurance Products and responsible the benefits offered under the products, as well as any representation made in any of its marketing materials. HSBC Malaysia is a third-party distributor and accepts no liability for the products and services offered by Allianz Life.