**TERMS & CONDITIONS**

HSBC Australian Dollar (AUD) Time/Term Deposit/-i Promotion Q4 2026 *("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 Malaysia**").

2. "**Promotion Period**" runs from 22 October 2026 to 31 December 2026, both dates inclusive.

## ELIGIBILITY

3. This Promotion is open to all HSBC Bank/ HSBC Amanah customers who hold a banking account with HSBC Bank Australia Limited (**"HSBC Australia"**).
   ("**Eligible Customers**")

4. The following categories of persons are **not eligible** to participate in this Promotion:
   (a) HSBC Malaysia customers who have any banking facilities in arrears or are delinquent according to HSBC Malaysia's definition; and
   (b) Non-individual or corporate customers.

5. Eligible Customers whose Current Account/-i or Savings Account-i ("**CASA/-i"**) held with HSBC Malaysia is delinquent, dormant/inactive, invalid, suspended or closed/cancelled throughout the Promotion Period or during the fulfilment of the Time/Term Deposit/-i (**"TD/-i"**) placement will not be entitled to participate in this Promotion.

## PARTICIPATION & PROMOTION MECHANICS

6. Eligible Customers must comply with the following conditions to enjoy the Promotional Rate:
   (a) Perform TD/-i placement with New Funds at any HSBC Bank/ HSBC Amanah branch in Malaysia;
   (b) TD/-i placement must be completed within the Promotion Period; and
   (c) The minimum single placement amount is AUD10,000.

   (**"Placement Conditions"**).

| Currency | TD/-i Tenure | Promotional Rate |
|---|---|---|
| Australian Dollar (AUD) | Six (6) months | 5.08% p.a.[1] |

[1]Annual effective rate for 6 months AUD TD/-i rate 5.08% p.a. is 4.44% 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 5 October 2026. The AUD TD/-i board rates are subject to change from time to time without prior notice.

7. 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 of cashier's orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

8. For avoidance of doubt, each Eligible Customer is allowed to make multiple placements according to the minimum amount for each placement stated in Clause 6(c), subject to the total TD/-i capping and other terms and conditions herein.

9. The total TD/-i placements capping amount for this Promotion is AUD 50 million ("**Total TD/-i capping**"), which is pooled together with the "HSBC Amanah Australian Dollar (AUD) Term Deposit-i Promotion Q4 2026". HSBC Malaysia is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.

10. The Promotional Rate is only applicable for the initial placement of the TD/-i and valid for one (1) cycle of six (6) months. Upon maturity, the TD/-i placement will be automatically renewed for six (6) months tenure at HSBC Malaysia's prevailing TD/-i board rate with the interest/ profit added to the principal amount or credited into the Eligible Customer's HSBC Malaysia CASA/-i upon maturity.

11. 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.

12. 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

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

14. HSBC Malaysia may communicate to the Eligible Customer(s) in relation to this Promotion via:
    a. electronic means;
    b. press advertisements;
    c. notice in the Eligible Customer's composite statement;
    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.

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:
    i. HSBC Bank and HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC Bank/ HSBC Amanah Premier and HSBC Bank/ HSBC Amanah Advance, and Specific Terms & Conditions for Wealth and 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;
    ii. HSBC Malaysia's Notice Relating to the Personal Data Protection Act 2010.

17. 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.

18. The Eligible Customer(s) shall be responsible for any applicable taxes.

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