TERMS & CONDITIONS

HSBC Australian Dollar (AUD) Time/Term Deposit/-i Wealth Bundle 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**" or "**the Bank**").

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

PARTICIPATION & 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) Aged below 18 years old; and
   (b) Non-individual or corporate HSBC Malaysia customers.

5. Eligible Customers whose current account or saving account(s)/-i (**"CASA/-i"**) held with HSBC Malaysia is suspended/closed during the Promotion Period or during fulfilment of the Time Deposit/ Term Deposit-i ("**TD/-i**") placement 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 – see illustration below.

   Example: Eligible Customer made the TD/-i placement under this Promotion on 30 October 2026. However, Eligible Customers closed the CASA/-i account on 25 November 2026. The TD/-i placement with the promotional rate offered under this Promotion will be uplifted and subsequently new TD/-i will be placed on 26 November 2026 at the prevailing board rate. Backdating of TD/-i for the interest/ profit from 30 October 2026 to 25 November 2026 is not allowed.

PROMOTION MECHANICS

6. The products and propositions included in 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) 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;
   (c) Selected HSBC Bank Structured Products with minimum 1% margin and with investment date from 22 October 2026 to 31 December 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product with tenure below 2 years and Non-Principal Protected (NPP) Structured Product with tenure below 6 months). Selected HSBC Bank Structured Product placements made between 7 October 2026 to 21 October 2026, with an investment date from 22 October 2026 to 31 December 2026 will also be eligible for this Promotion, subject to terms and conditions of this Promotion; and
   (d) Selected Bonds/Sukuk distributed by HSBC Malaysia with minimum 1% or 2% margin (kindly speak to your designated Relationship Manager for more information).

7. For the purpose of this Promotion:
   (a) Products in Clause 6(b) to 6(d) are referred to collectively as "**Wealth Products**".
   (b) FEL is the upfront cost that an investor incurs upon subscription/ purchase of UT Funds (Equity/ Mixed Assets/ Bond) distributed by HSBC Malaysia.

8. Upon meeting the following criteria set out in clause 8(a) to (d) during the Promotion Period, Eligible Customer(s) are 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) Invest in the Wealth Products 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 investment amount in Wealth Products must be in accordance with the amount stated in the Prospectus/ Information Memorandum or Indicative Terms & Conditions of the respective product ("**Minimum Investment Amount**") and according to the TD/-i: Wealth Product ratio provided in Table A below ("**Ratio**"); and
   (d) All TD/-i placements under this Promotion must be made with New Funds at HSBC Malaysia branch only. Please refer to Clause 16 for the definition of "New Funds".

Table A

Wealth Products	TD/-i placement amounts	Investment Amount in Wealth Products Subscribed during Promotion Period	Ratio (TD/-i: Investment Amount in Wealth Products subscribed during Promotion Period)	TD/-i Tenure	Promotional Rate
UT Funds (Equity/Mixed Assets/Bond)	Each TD/-i placement must be a minimum of AUD 10,000 for each Eligible Customer (subject to Total TD/-i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD/-i	1:1 for each placement of TD/-i with Open-Ended UT Funds (Equity/ Mixed Assets/ Bond) - minimum FEL of 2% *Please refer to example 1.*	Six (6) months	6.08% per annum (for AUD TD/-i)[1]
Selected HSBC Bank Structured Products			1:2 for each placement of TD/-i with selected HSBC Bank Structured Products - minimum 1% margin *Please refer to example 2.*		
Selected Bond/Sukuk			1:2 for each placement of TD/-i with Bonds/ Sukuk -minimum 1% margin *Please refer to example 3.*		
			1:1 for each placement of TD/-i with Bonds/ Sukuk -minimum 2% margin *Please refer to example 4.*		

[1] Annual effective rate for 6 months AUD TD/-i rate 6.08% p.a. is 4.94% 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 makes a single TD/-i placement of AUD 10,000 and invests a minimum of MYR 28,000 (or its equivalent in foreign currency) in UT Funds (Equity/ Mixed Assets/ Bond) (whether in 1 or multiple UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 6.08% 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 makes a single TD/-i placement of AUD 10,000 and invests a minimum of MYR 56,000 (or its equivalent in foreign currency) in selected HSBC Bank Structured Products (whether in 1 or multiple selected HSBC Bank Structured Products) on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 6.08% 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 3

If an Eligible Customer makes a single TD/-i placement of AUD 10,000 and invests a minimum of MYR 56,000 (or its equivalent in foreign currency) in Bonds (whether in 1 or multiple Bonds) with minimum 1% margin on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 6.08% 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 4

If an Eligible Customer makes a single TD/-i placement of AUD 10,000 and invests a minimum of MYR 28,000 (or its equivalent in foreign currency) in Bonds (whether in 1 or multiple Bonds) with minimum 2% margin on the same day, the Eligible Customer will enjoy the AUD TD/-i Promotional Rate of 6.08% 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. A maximum limit of AUD 50 million equivalent TD/-i placements applies collectively throughout the Promotion Period ("**Total TD/-i Limit**"), which is pooled together with the "HSBC Amanah Australian Dollar (AUD) Term Deposit-i Wealth Bundle Q4 2026" promotion. HSBC Malaysia is not obliged to inform Eligible Customers should the Total TD/-i Limit be reached.

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. For TD/-i, Eligible Customer agrees to grant waiver to the interest/profit payable in case 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 AUD 10,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment. Clause 10 above shall apply to the uplifted TD/-i.

    Example 2: if Customer B makes three (3) TD/-i placements of AUD 10,000 each, he/she is allowed to uplift one (1) of the AUD 10,000 TD/-i placements and enjoy the TD/-i Promotional Rate on the remaining two (2) TD/-i placements as long as the remaining TD/-i placements is/are not withdrawn prematurely. Clause 10 shall apply to the uplifted TD/-i.

12. If any of the Eligible Customer(s) exercise their cooling-off rights of the Wealth Products, they will no longer be entitled for the TD/-i Promotional Rate under this Promotion. The existing Promotional Rate TD/-i placement(s) will be uplifted, and subsequently 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 – see illustration below.

    Example: An Eligible Customer subscribed to a UT Fund and made the Promotion Rate TD/-i placement under this Promotion on 30 October 2026. However, the Eligible Customer exercised his/her cooling-off rights of the UT Fund on 2 November 2026. The Promotional Rate TD/-i placement will be uplifted, and subsequently new TD/-i will be placed on 3 November 2026 at the prevailing board rate. 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 for a further tenure of 6 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise on the renewal tenure, 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 under the same account relationship at HSBC Malaysia branch.

    Example 1: If an Eligible Customer invests in Wealth Products under his/her sole HSBC Malaysia Premier account relationship, the customer must make the TD/-i placement under that same sole HSBC Malaysia Premier account relationship to enjoy the Promotional Rate.

    Example 2: If an Eligible Customer invests in Wealth Products under his/her joint HSBC Malaysia Premier account relationship, the customer must make the TD/-i placement under that same joint HSBC Malaysia Premier account relationship to enjoy the Promotional Rate.

15. TD/-i placement made under this Promotion is not allowed to be placed on lien.

16. 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, 'New Funds' exclude the following: -
(i) Investment funds from the Employees Provident Fund ("EPF"); and
(ii) Funds transferred from any existing HSBC Malaysia CASA/-i account or TD/-i or foreign currency account(s) or in the form of cashier's orders or demand drafts.

17. 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~~s~~.

GENERAL TERMS & CONDITIONS

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

19. HSBC Malaysia may communicate to the Eligible Customer in relation to this Promotion via:
    (a) 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 Malaysia 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 apply:
    (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 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) Specific Terms & Conditions governing Investment Services for the respective Wealth Products;
(c) HSBC's Malaysia Notice Relating to the Personal Data Protection Act 2010.

22. 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.

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

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

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