

TERMS & CONDITIONS

HSBC New to Premier Time/Term Deposit/-i Promotion Q1 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**").
2. "**Promotion Period**" runs from 1 January 2026 to 31 March 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to:
 - (a) New to Bank customers who join HSBC Bank/ HSBC Amanah Premier or Premier Elite during the Promotion Period; or
 - (b) Existing customers who upgrade to HSBC Bank/ HSBC Amanah Premier or Premier Elite during the Promotion Period

and open a HSBC Bank/ HSBC Amanah Premier Account/-i ("**Premier Account/-i**") or Premier Everyday Global Account/-i ("**EGA/-i**").

("Eligible Customers")

4. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) HSBC customers who have any banking facilities in arrears or are delinquent according to HSBC's definition; and
 - (b) non-individual or corporate customers.
5. Eligible Customers whose Current Account/-i or Savings Account/-i (CASA/-i) 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.
6. In the event the Eligible customers fail to meet the Participation Criteria until the maturity of TD/-i, HSBC reserves the right to uplift the existing Promotional Rates TD/-i placement and subsequently place new TD/-i at the 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 Promotional Rates TD/-i placement under this Promotion on 2 January 2026. However, Eligible Customer failed to meet the Participating Criteria for HSBC Premier Customer on 3 February 2026. The Promotional Rates TD/-i placement will be uplifted and subsequently new TD/-i will be placed on 3 February 2026 at the prevailing board rate. Backdating of TD/-i for the interest from 2 January 2026 to 3 February 2026 is not allowed.

PARTICIPATION & PROMOTION MECHANICS

7. To be eligible for the time/term deposit/-i ("**TD/-i**") promotional rates ("**Promotional Rates**") stipulated in Table A below throughout the Promotion Period, Eligible Customers must satisfy all of the following:
- (a) Meet the minimum Total Relationship Balance ("**TRB**") prior to the TD/-i placement; and
 - (b) Have an active investment with HSBC prior to the TD/-i placement.

("Participation Criteria")

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 Investments/-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.

The minimum TRB is RM300,000 for Premier customers and RM3,000,000 for Premier Elite customers.

8. Upon meeting the Participation Criteria, Eligible Customers must comply with the following conditions to enjoy the Promotional Rates:-
- (a) Eligible Customer must perform TD/-i placement with New Funds at any HSBC Bank/ HSBC Amanah branch only;
 - (b) TD/-i placement must be completed within the Promotion Period;
 - (c) The minimum single placement amount is RM50,000 for MYR TD/-i and USD10,000 for USD TD/-i;
 - (d) The maximum TD/-i placement limit for each customer is as illustrated in Table A below; and
 - (e) For the avoidance of doubt, each customer may place MYR TD/-i, USD TD/-i, or both, subject to the maximum placement limit per customer.

("Placement Conditions").

Table A

Eligible Customers	Currency	TD/-i Tenure	Promotional Rates	Maximum TD/-i placement for each Eligible Customer
HSBC Premier Customer	Malaysian Ringgit (MYR)	Six (6) months	4.28% p.a. ¹	MYR 300,000 or its equivalent
	United States Dollar (USD)	Six (6) months	5.28% p.a. ²	
HSBC Premier Elite Customer	Malaysian Ringgit (MYR)	Six (6) months	4.38% p.a. ³	MYR 1,000,000 or its equivalent
	United States Dollar (USD)	Six (6) months	5.38% p.a. ⁴	

¹Annual effective rate for 6 months TD/-i rate 4.28% p.a. is 3.24% p.a. with current board rate of 2.20% p.a.

²Annual effective rate for 6 months TD/-i rate 5.28% p.a. is 4.29% p.a. with current board rate of 3.30% p.a.

³Annual effective rate for 6 months TD/-i rate 4.38% p.a. is 3.29% p.a. with current board rate of 2.20% p.a.

⁴Annual effective rate for 6 months TD/-i rate 5.38% p.a. is 4.34% p.a. with current board rate of 3.30% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 3 November 2025. The MYR TD/-i board rates are subject to change from time to time with prior notice, whilst the USD TD/-i board rates are variable and subject to daily fluctuation without prior notice.

9. For the avoidance of doubt, the TRB and investment requirements under the Participation Criteria, together with the TD/-i placement(s) for this Promotion must be made under the same Premier or Premier Elite account relationship.

Example 1: If an Eligible Customer makes a TD/-i placement with his/her sole HSBC Premier Account relationship, he/she must meet the minimum TRB of RM 300,000 and have an active investment under his/her sole HSBC Premier relationship in order to enjoy the Promotional Rates.

Example 2: If an Eligible Customer makes a TD/-i placement with his/her joint HSBC Premier Elite Account relationship, he/she must also meet the RM 3,000,000 TRB requirement and have an active investment under his/her joint HSBC Premier Elite relationship in order to enjoy the Promotional Rates.

10. All TD/-i placements under this Promotion must be made with New Funds. The term "New Funds" means monies or funds howsoever transferred into the Eligible Customer's Premier Account/-i or EGA/-i account and maintained with HSBC for not more than 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, funds transferred from any existing HSBC current or savings account/-i ("CASA/-i") or TD/-i or foreign currency account(s)/-i or in the form of HSBC cheques, cashier's orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

11. For avoidance of doubt, each Eligible Customer is allowed to make multiple placements according to the minimum amount for each single placement stated in Clause 6(c) and subject to the Total TD/-i capping and other terms and conditions herein.
12. The total time/term deposit/-i placements capping amount for this Promotion is RM600 million or its equivalent ("**Total TD/-i capping**"), which is pooled together with the "HSBC Amanah New to Premier Term Deposit/-i Promotion Q1 2026". HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.
13. The Promotional Rates are 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's prevailing TD/-i board rate with the interest/ profit added to the principal amount or credited into the Eligible Customer's CASA/-i upon maturity.

14. No interest 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.
15. 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 purposes.

GENERAL TERMS & CONDITIONS

16. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - a. via 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 internet website(s);

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

18. 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.
19. 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 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;
 - ii. HSBC's Notice Relating to the Personal Data Protection Act 2010.

20. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
21. The Eligible Customer(s) shall be responsible for any applicable taxes.
22. HSBC's decision on all matters relating to this Promotion shall be final and binding.