

TERMS & CONDITIONS

HSBC New to Premier Time/Term Deposit/-i Promotion Q4 2025 ("*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 October 2025 to 31 December 2025, both dates inclusive.

PARTICIPATION & ELIGIBILITY

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

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

("Eligible Customers")

For the purposes of this Promotion, HSBC/ HSBC Amanah Premier Elite refers to customers who join HSBC/ HSBC Amanah as Premier customers and maintain a Total Relationship Balance (TRB) of at least RM 3mil (or equivalent in foreign currency) within 3 months.

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 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.

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 Premier Account/-i or EGA/-i accounts are delinquent, dormant/inactive, invalid, suspended or closed/cancelled or fail to maintain the eligibility criteria for HSBC Premier Customer/HSBC Premier Elite Customer throughout the Promotion Period or during the fulfilment of the Time/Term Deposit/-i ("TD/-i") placement will not be entitled for the Promotional Rates under this Promotion. In the event any of these events happened, the

existing Promotional Rates TD/-i placement will be uplifted and subsequently new TD/-i will be placed 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 opens an EGA/-i account and made the Promotional Rates TD/-i placement under this Promotion on 2 October 2025. However, Eligible Customer closed the EGA/-i on 3 November 2025. The Promotional Rates TD/-i placement will be uplifted and subsequently new TD/-i will be placed on 3 November 2025 at the prevailing board rate. Backdating of TD/-i for the interest from 2 October 2025 to 3 November 2025 is not allowed.

PROMOTION MECHANICS

6. Eligible Customers are entitled to enjoy the time/term deposit/-i (“**TD/-i**”) promotional rates (“**Promotional Rates**”) in accordance with Table A below throughout the Promotion Period, on a first come first served basis and subject to the following conditions:-
 - (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.

(“**Participation Criteria**”).

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 | 4.28% p.a. ¹ | MYR 1,000,000 or its equivalent |
| | United States Dollar (USD) | Six (6) months | 5.28% p.a. ² | |

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 4.31% p.a. with current board rate of 3.34% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 25 September 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

7. 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.

8. 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.
9. 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 Q4 2025". HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.
10. 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.
11. 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.
12. The Promotional Rates are not valid with any other product promotions or campaigns that are currently offered by HSBC.
13. 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

14. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
15. 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.
16. 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.
17. The below terms also apply:
 - i. HSBC and HSBC Amanah Universal Terms and Conditions ("**UTCs**") of which the Specific Terms & Conditions for HSBC/ 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.
18. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
19. The Eligible Customer(s) shall be responsible for any applicable taxes.
20. HSBC's decision on all matters relating to this Promotion shall be final and binding.