

AMENDED TERMS & CONDITIONS

HSBC New to Bank Premier Time/Term Deposit/-i Promotion 2023 ("Promotion")

This Amended Terms & Conditions will supersede the existing Terms & Conditions for HSBC New to Bank Premier Time/Term Deposit/-i Promotion 2023 with effect from 1 December 2023. The following are the amendments made:

- Clause 2 – The Promotion Period will be extended until 31 December 2023.
- Clause 3 – The HSBC Premier enrolment and EGA/-i account opening period will be extended until 31 December 2023.

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 21 August 2023 to 31 December 2023, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new to bank customer who:
 - (a) joins as HSBC/ HSBC Amanah Premier customer; and
 - (b) opens a HSBC/ HSBC Amanah Premier Everyday Global Account/-i ("EGA/-i") and deposits into the Malaysian Ringgit ("MYR") account; at any HSBC Bank/ HSBC Amanah branch from 1 August 2023 to 31 December 2023 ("**Eligible Customers**").
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Existing Customers who are holding any HSBC Bank/ HBMS Amanah products before 1 August 2023;
 - (b) HSBC customers who have any banking facilities in arrears or are delinquent according to HSBC's definition; and
 - (c) non-individual or corporate customers.

PROMOTION MECHANICS

5. In order to enjoy the time/term deposit/-i ("**TD/-i**") promotional rates ("**Promotional Rates**"), Eligible Customer is required to perform the following during the Promotion Period, on a first come first served basis and subject to other terms and conditions herein:-
 - (a) Eligible Customer can 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; and
 - (c) The minimum single TD/-i placement amount is RM50,000 for a 6-month tenure.

Minimum Single Time/Term Deposit/-i Placement Amount	Time/Term Deposit/-i Tenure	Promotional Rates
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RM50,000	Six (6) month	4.00% p.a.
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6. All time/term deposit/-i placements under this Promotion must be made with New Funds. The term “New Funds” means monies or funds in MYR howsoever transferred into the Eligible Customer’s EGA/-i MYR account maintained with HSBC within 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 (“CASA/-i”) or time/term deposit/-i or foreign currency account(s) or in the form of HSBC cheques, cashier’s orders or demand drafts shall not be considered as New Funds.

7. The maximum time/term deposit/-i placement under this Promotion is Ringgit Malaysia Two Hundred Thousand (MYR200,000) for each Eligible Customer. 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 5 and subject to the Total TD/-i capping and other terms and conditions herein.
8. The total time/term deposit/-i placements capping amount for this Promotion is RM390 million (“**Total TD/-i capping**”), which is pooled together with the “HSBC Amanah New to Bank Premier Term Deposit/-i Promotion 2023”. HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping is reached.
9. The Promotional Rates are only applicable for the initial placement of the time/term deposit/-i and valid for one (1) cycle of six (6) months. Upon maturity, the time/term deposit/-i placement will be automatically renewed for six (6) months tenure at HSBC’s prevailing time/term deposit/-i board rates with the interest/ profit added to the principal amount or credited into the Eligible Customer’s CASA/-i upon maturity.
10. No interest shall be payable in the event the time/term deposit/-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.
11. Eligible Customer whose EGA/-i accounts are delinquent, closed, invalid/inactive, dormant, suspended or cancelled or fail to maintain the Premier eligibility criteria throughout the Promotion Period or during the fulfilment of the TD/-i placement interest, they 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 on 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 Promotion Rates TD/-i placement under this Promotion on 21 August 2023. However, Eligible Customers closed the EGA/-i on 1 September 2023. The Promotional Rates TD/-i placement will be uplifted and

subsequently new TD/-i will be placed on 1 September 2023 at the prevailing board rate. Backdating of TD/-i for the interest from 21 August 2023 to 1 September 2023 is not allowed.

12. The Promotional Rates are not valid with any other product promotions or campaigns that are currently offered by HSBC.
13. Time/term deposit/-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility or financing.

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.