TERMS & CONDITIONS

HSBC Premier TD Promotion *("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 2026 to 31 December 2026, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to:
   (a) all HSBC Bank/ HSBC Amanah Premier customers, including:
      i. Customers who are newly onboarded as HSBC Bank/HSBC Amanah Premier; or
      ii. Customers who are upgraded to HSBC Bank/HSBC Amanah Premier; or
      iii. Customers whose accounts are inactive or dormant but reactivated by the customer

   during the Promotion Period;

   (b) targeted customers who have received the invitation electronic direct email ("EDM") during the Promotion Period.

   ("**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 at any time during the Promotion Period or at the point of 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 satisfy all the following conditions, as illustrated in Table A, to enjoy the Promotional Rates:
   (a) perform TD/-i placement with New Funds at any HSBC Bank/ HSBC Amanah branch via branch channel only;
   (b) Complete the TD/-i placement during the Promotion Period;
   (c) The minimum single placement amount is RM50,000; and
   (d) The maximum TD/-i placement limit for each Eligible Customer is RM500,000.

   (**"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)	Three (3) months	3.88% p.a.[1]	MYR 500,000

[1]Annual effective rate for 3 months TD/-i rate 3.88% p.a. is 2.43% p.a. with current board rate of 1.95% p.a.

*Note: The annual effective rate stated above is based on the board rate as of 24 September 2026. The MYR TD/-i board rates are subject to change from time to time with 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 from other bank(s) and/or financial institution(s) into the Eligible Customer's CASA/-i through whatever means 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), and the New Funds are maintained with HSBC for not more than seven (7) Business Days prior to the TD/-i placements. 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 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. In the event the Eligible Customers fail to meet the Premier 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 3 months tenure board rate. No interest or profit shall be payable in respect of the upliftment of the existing Promotional Rates TD/-i placement. 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 October 2026. However, Eligible Customer failed to meet the Premier Criteria on 1 December 2026. The Promotional Rates TD/-i placement will be uplifted and a new TD/-i will be placed on 1 December 2026 at the prevailing board rate for a three-month tenure. Backdating of TD/-i for the interest/ profit from 2 October 2026 to 1 December 2026 is not allowed.

   The Premier Criteria are available at: https://www.hsbc.com.my/accounts/products/premier/.

9. For avoidance of doubt, each Eligible Customer is allowed to make multiple TD/-i placements, provided that each placement meets the minimum single placement amount stated in Clause 6(c) and subject to the maximum TD/-i placement limit capping per Eligible Customer as stated in Clause 6(d), and all other terms and conditions herein.

10. The total TD/-i placements capping amount for this Promotion is RM1.5 billion ("**Total TD/-i capping**"), which is pooled together with the "HSBC Amanah Premier TD-i Promotion". HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping be reached.

11. The Promotional Rates are only applicable for the initial placement of the TD/-i and valid for one (1) cycle of three (3) months. Upon maturity, the TD/-i placement will be automatically renewed for three (3) 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.

12. 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.

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. 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 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. 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.