TERMS & CONDITIONS

HSBC New to Bank Premier Acquisition Campaign November 2026 – March 2027 *("**Promotion**")*

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**").

PROMOTION PERIOD

2. "Promotion Period" consists of:

   a. "**Sign-Up Period**": from **1 November 2026 to 31 March 2027,** both dates inclusive for customers to apply for a Participating HSBC Savings Account/-i and a primary Participating HSBC Credit Card/-i; and

   b. "**Eligibility Date**": the date by which an Eligible Customer must fulfil the Participating Criteria stated herein, based on the applicable Sign-Up Period.

   Table 1:

Sign-Up Period	Eligibility Date
1 November 2026 – 30 November 2026	28 February 2027
1 December 2026 – 31 December 2026	31 March 2027
1 January 2027 – 31 January 2027	30 April 2027
1 February 2027 – 28 February 2027	31 May 2027
1 March 2027 – 31 March 2027	30 June 2027

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to **(i) New to Bank Customers and/or (ii) Supplementary Card only Customers (collectively, "Eligible Customers")** who successfully apply for both the Participating HSBC Savings Account/-i and primary Participating HSBC Credit Card/-i set out below ("**Participating Products**") through Client Engagement Executive(s) **("Application Channel")** during the Sign-Up Period and approved by HSBC:

   Table 2: Participating Products

Participating HSBC Savings Account/-i ("Savings Account")	Participating HSBC Credit Card/-i ("Credit Card")
• HSBC Premier Savings Account • HSBC Amanah Premier Savings Account-i • HSBC Premier Everyday Global Account • HSBC Amanah Premier Everyday Global Account-i	• HSBC Premier World Mastercard Credit Card • HSBC Amanah Premier World Mastercard Credit Card-i • HSBC TravelOne Credit Card

4. **"New to Bank Customers"** means new customers who do not hold any existing HSBC Bank or HSBC Amanah product(s) within twelve (12) months prior to the date of application for the Participating **Products** under this Promotion.

5. **"Supplementary Card only Customers"** means customers who hold an HSBC supplementary credit card/-i only prior to the date of application for the Participating **Products** under this Promotion.

6. The following categories of individuals are **not eligible** to participate in this Promotion:

   a. HSBC customer(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels either by HSBC or authorised third parties; and/or

   b. Existing HSBC Premier or HSBC Premier Elite Customers. For joint accounts, both account holders must not be an Existing HSBC Premier or HSBC Premier Elite customer; and/or

   c. Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia.

7. Eligible Customers whose Participating Products are invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the Sign-Up Gift will not be eligible to join this Promotion and/or receive any Sign-Up Gift.

PROMOTION MECHANICS

8. Eligible Customers who fulfil all Participating Criteria set out in Clause 8(a) to (b) below on or before the Eligibility Date may be eligible to receive the Sign-Up Gift as stipulated in Table 3 below**:**

   a. Apply for the Participating Product(s) through Application Channel and complete the application, including submission of necessary income documents at the point of the application.

   b. Fulfil the Participating Criteria as set out in Table below **("Participating Criteria")**

Table 3: Participating Criteria

Product(s) Applied For	Participating Criteria	Sign-Up Gift(s)
Credit Card + Savings Account	i. Maintain a Total Relationship Balance ("TRB") of at least RM300,000. For the avoidance of doubt, the TRB requirement is determined based on the month-end TRB as at the applicable Eligibility Date. ii. Spend a total of RM3,000 (or equivalent in foreign currency) on Retail Spend(s) (as defined in Clause 9 below) iii. Must have registered for HSBC Malaysia Mobile Banking and successfully log into the HSBC Malaysia Mobile Banking app.	Apple Watch Series 12 **("Apple Watch")**

"**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 Investment/-i, Dual Currency Investment/-i and/or Bonds/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

9. "**Retail Spend(s)**" for this Promotion means transactions charged to the Participating HSBC Credit Card/-i (single or cumulative receipt) which:

   a. **includes**: local and overseas retail transactions (including online transactions), e-wallet transactions, insurance/takaful, Buy-Now-Pay-Later transactions, standing instructions/auto-billing; and

   b. **excludes**: Cash Advance, Late Payment Fee, Interest/Profit Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions, transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions, and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Conversion Plan (**"BCP"**), Balance Transfer Instalment ("**BTI**"), Cash Instalment Plan ("**CIP**"), Card Instalment Plan (**"IPP"**) and Smart Cash Plus ("**SCP**").

10. Retail Spend(s) must be posted in HSBC's system (Malaysia time) on or before the Eligibility Date. HSBC will not be held responsible for late posting.

11. Each Eligible Customer is entitled to receive a maximum of one (1) unit of Apple Watch under this Promotion regardless of the number of Participating Product(s) approved/opened **("Eligible Winner")**. For a joint account:

   a. only one (1) cardholder of the primary Participating HSBC Credit Card/-i will be eligible to receive the Apple Watch;

   b. If both joint accountholders have a primary Participating HSBC Credit Card/-i, the Retail Spends on each card will be calculated separately (cannot be consolidated) to determine whether the Participating Criteria are met, and the first cardholder who meets the Participating Criteria will be entitled to receive the Apple Watch.

APPLE WATCH SERIES 12 TERMS & CONDITIONS

12. The **Apple Watch** to be given out under this Promotion is one (1) Apple Watch Series 12 with the following specifications: 42mm, GPS, aluminium case, and rubber Solo Loop strap, brand new.

13. The total allocation of the Apple Watch to be given out is 300 units, which will be awarded on a first-come, first-served basis, while stocks last.

14. Eligible Winners will be contacted by HSBC and/or HSBC's authorised fulfilment agency via the mobile number maintained in HSBC's record within 90 days from the applicable Eligibility Date to confirm the delivery address and the Eligible Winner's preferred Apple Watch specifications such as case colour, strap colour and strap size. All selections are subject to availability.

15. HSBC and/or its authorised fulfilment agency will make at least three (3) contact attempts. If the Eligible Winner is not contactable within 90 days from the applicable Eligibility Date, HSBC may, at its discretion, treat the Apple Watch as forfeited.

16. By participating in this Promotion, the Eligible Winner consents to HSBC processing their personal data in line with HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 and HSBC's Universal Terms and Conditions, and to HSBC disclosing and transferring that data to HSBC's authorised fulfilment

agency and/or Apple Malaysia and/or Apple Malaysia's appointed fulfilment partner(s) (whether located within or outside Malaysia) solely for the purpose of fulfilling and delivering the Apple Watch.

17. HSBC shall not be responsible if an Eligible Winner is unable to be contacted and/or is unable to receive the Apple Watch due to the Eligible Winner not maintaining an up-to-date/inaccurate mobile number with HSBC.
18. The Apple Watch is not transferable and cannot be exchanged for cash, credit or in kind.
19. HSBC reserves the right to substitute the Apple Watch with any other item of similar value at any time with three (3) days' prior notice.
20. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Apple Watch under this Promotion.
21. Any loss or damage to the Apple Watch shall pass to the Eligible Winner upon proof of delivery to the delivery address provided by the Eligible Winner.
22. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsement, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Apple Watch.
23. Any queries and/or disputes relating to the quality, warranty, delivery status and usage of the Apple Watch must be directed to and be resolved directly with Apple Malaysia.
24. Apple Malaysia is not a sponsor of this Promotion. Apple and Apple Watch are trademarks of Apple Inc. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Apple Malaysia.

GENERAL TERMS & CONDITIONS

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

    such notices shall be deemed to be effective on and from the 4th day after its delivery.
27. 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.
28. The below terms also apply:
    a. HSBC Bank Universal Terms and Conditions and HSBC Amanah Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
    b. HSBC Bank Cardholder Agreement and HSBC Amanah Cardholder Agreement;
    c. HSBC Bank and HSBC Amanah Tariffs and Charges; and
    d. HSBC's Notice Relating to the Personal Data Protection Act 2010.
29. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
30. The Eligible Customer(s) shall be responsible for any applicable taxes.
31. HSBC's decision on all matters relating to this Promotion shall be final and binding.