AMENDMENTS TO THE UNIVERSAL TERMS AND CONDITIONS FOR HSBC

01 September 2021

Dear Valued Customers,

In line with BNM Malaysia's Financial Fair Treatment of Financial Consumers policy, we have revised clause 30 of our Universal Terms and Conditions to clarify the mode of communication for signing up products and services via digital applications, which will be via digital means. The revision is as follows and will be effective [08 September 2021]:

Current Terms and Conditions (June 2021 Edition)	Revised Terms and Conditions (September 2021 Edition)
Telecommunications	Telecommunications
	Clause amended:
30. (i) at the request of the Customer, the Bank is authorised to release information relating to the Customer's account, exchange rates or interest rates (subject to fluctuation) at its discretion via telephone, or telex. Information or rates given via telephone shall not be binding on the Bank unless subsequently confirmed by the Bank in writing	30. (i) at the request of the Customer, the Bank is authorised to release information relating to the Customer's account, exchange rates or interest rates (subject to fluctuation) at its discretion via telephone, or telex. Information or rates given via telephone <u>are indicative</u> and shall not be binding on the Bank unless subsequently confirmed by the Bank in writing
	New clause added:
	30. (iii) The Customer acknowledges that all digital applications will receive notification on transactions, promotional materials and/or any other kinds of communication via any electronic channel (such as SMS, email, push notifications etc.) and that the Bank may from time to time deliver written notices by letter, press advertisements, or through such other means as the Bank deems necessary or appropriate.
	Existing clause numbering and reference to clause 30(iii), (iv), (v) and (vi) to be updated to clause 30(iv), (v), (vi) and (vii) respectively.

The revised Universal Terms and Conditions (September 2021 version) is available here.

HSBC Bank Malaysia Berhad 198401015221 (127776-V)

HSBC