

Revision of HSBC Bank Malaysia Berhad (“HSBC Bank”) and HSBC Amanah Malaysia Berhad (“HSBC Amanah”) Universal Terms and Conditions

Dear Valued Customers,

We would like to inform that our Universal Terms & Conditions for HSBC Bank and HSBC Amanah will be updated and revised respectively.

The effective date of the revised Universal Terms and Conditions (May 2018 Edition) for HSBC Bank and HSBC Amanah are as follows:

- **11 May 2018** for all new customers of HSBC Bank and HSBC Amanah.
- **10 June 2018** for all existing customers of HSBC Bank and HSBC Amanah as at 11 May 2018

HSBC Bank Universal Terms & Conditions

The following clauses are amended and revised (amendments are in bold and underlined):

1. We have amended product naming convention for credit cards throughout the Universal Terms & Conditions.
2. Generic Terms & Conditions:
 - a. We have clarified to include HSBC Bank’s Terms and Conditions for Personal Internet Banking as one of the terms and conditions to be referred to and read together with the Generic Terms & Conditions;
 - b. Amendment to clause 6 (Specimen Signature of Authorised Signatory(ies));
 - c. Amendment to clause 10 (iii), clause (iii) (b), clause (iii) (f) and clause 10(xi) (Collection, Processing and Sharing of Customer Information); and
 - d. Amendment to clause 30 (ii) (Telecommunications).
3. Cardholder Agreement:
 - a. Amendment to Section W, Clause 30 (HSBC Visa Exclusive Privileges/Mastercard Moments Privileges); and

- b. Amendment to Section X, Clause 31(a) and 32 (Authorisation or Instructions via Mail, Telephone and Electronic Medium (Online Communication)).

The amended Universal Terms & Conditions for HSBC Bank Malaysia Berhad is available [here](#).

HSBC Amanah Universal Terms and Conditions

The following clauses are amended and revised (amendments are in bold and underlined):

1. We have amended product naming convention for HSBC Amanah credit cards-i throughout the Universal Terms & Conditions.
2. Generic Terms & Conditions:
 - a. We have clarified to include HSBC Amanah's Terms and Conditions for Personal Internet Banking as one of the terms and conditions to be referred to and read together with the Generic Terms & Conditions;
 - b. Amendment to clause 6 (Specimen Signature of Authorised Signatory(ies));
 - c. Amendment to clause 10 (iii), clause (iii) (b), clause (iii) (f) and clause 10(xi) (Collection, Processing and Sharing of Customer Information); and
 - d. Amendment to clause 30 (ii) (Telecommunications).
3. Specific Terms and Conditions for HSBC Amanah Premier and HSBC Amanah Advance amended to capture migration from Shariah principle of Wadiah (safekeeping) to Qard (loan):
 - a. Amendment to clause 1 (a), (b) & (c) (Premier and Advance Account-i);
 - b. Amendment to clause 3 (a) (Services - HSBC Amanah Premier); and
 - c. Amendment to clause 4 (a) (Services – HSBC Amanah Advance).
4. Specific Terms and Conditions for Retail Banking and Wealth Management amended to capture migration from Shariah principle of Wadiah (safekeeping) to Qard (loan):
 - a. Amendment to clause 1 (a), (d), (h) & (i) (Amanah Passbook Savings Account-i);
 - b. Amendment to clause 2 (a), (d) & (e) (Amanah Statement Savings Account-i);
 - c. Amendment to clause 3 (a), (d) & (e) (Amanah Basic Savings Account-i);
 - d. Deleted clause 4 (Amanah Basic Savings Account-i);

- e. Addition to clause 4 (a), (h), (i), (j) & (k) (Amanah Current and Basic Current Account-i);
 - f. Deleted clause 6, 7 & 8 on Amanah Basic Current Account-i & Term Deposit-i;
 - g. Amendment to clause 10 (a),(c)&(i) (now renumbered clause 6 (a),(c) &(i)) on Foreign Currency Savings Account-i; and
 - h. Deleted clause 10(e) (now renumbered as clause 6(e)) on Foreign Currency Savings Account-i.
5. Cardholder Agreement:
- a. Amendment to Section W, Clause 30 (HSBC Amanah Visa Exclusive Privileges/MasterCard Moments Privileges);
 - b. Amendment to Section X, Clause 31 (a) and 32 Authorisation or Instructions via Mail, Telephone and Electronic Medium (Online Communication); and
 - c. Amendment to Section Y, Clause 33 (Cash Back Programme).

The Universal Terms & Conditions for HSBC Amanah Malaysia Berhad is available at [here](#).

Issued jointly by HSBC Bank Malaysia Berhad (Company No. 127776-V) and HSBC Amanah Malaysia Berhad (Company No. 807705-X)