

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

15 October 2020

Dear Valued Customers,

With effect from 19 October 2020, to ensure the Bank fully reflects the principles of fair treatment to our customers we would like to inform that our Universal Terms and Conditions for HSBC Bank has been updated and revised. The effective date of the revised Universal Terms and Conditions (October Edition) for HSBC Bank would be on 19 October 2020.

We did not introduce any new terms in our Universal Terms and Conditions but we have provided more clarity to our terms to make it easier to understand.

Updates to the Terms & Conditions are as follows:

- All reference to Personal Internet Banking (**PIB**) has been changed to the new terminology “Online Banking”.
- All reference to **Foreign Exchange Administration Rules** has been changed to “Foreign Exchange Policy” with this link attached <https://cdn.hsbc.com.my/content/dam/hsbc/my/docs/investments/notice-of-changes/2020-oct-bnm-foreign-exchange.pdf>
- **Clause 4v,17,17(i),17(i)(c),17(ii)(a),17(iii),17(iii)(a),18(iv)** have included “Mobile Secure Key” as this will replace Security Device until further notice and several changes in naming that relates to “Mobile Secure Key”.

The Amended HSBC Bank Malaysia Berhad (“HSBC”) Universal Terms & Conditions is available at [click here](#).