

AMENDED TERMS & CONDITIONS

HSBC Banca TD Bundle Q3 2023 Promotion ("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 referred to as "**HSBC**").

PROMOTION PERIOD

2. This Promotion runs from 1st July 2023 until 31st December 2023 ("**Promotion Period**"), both dates inclusive, or the maximum limit of RM73 million total Term Deposit or Term Deposit-i placement has reached, whichever comes first.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to all individuals who fulfil the following conditions ("**Eligible Customer(s)**"):
 - (i) Above 18 years of age; and
 - (ii) New or existing HSBC Bank Premier or Advance customers.
4. The following categories of persons are not eligible to participate in this Promotion:
 - (i) Non-individuals or corporate customers;
 - (ii) Customers whose account(s) are delinquent within HSBC's definition at anytime during the Promotion Period;
5. The products and propositions included in this Promotion are as follows:
 - a) HSBC Bank Premier by HSBC Bank;
 - b) HSBC Bank Advance by HSBC Bank;
 - c) HSBC Bank Term Deposit/Term Deposit-i (Protected by PIDM up to RM250,000 for each depositor);
 - d) Single and Regular Premium Insurance Plans that are distributed by HSBC Bank ("**Banca Products**").

Term Deposit ("**TD**") and Term Deposit-i ("**TD-i**") are products of HSBC. For the avoidance of doubt, the TD/TD-i placements under this Promotion must be in Malaysian Ringgit only.

6. The participating Banca Products under this Promotion are as follows:
 - a. HSBC's UniversalTreasure Plus SP and RP;
 - b. HSBC's UniversalIncome;
 - c. HSBC's UniversalLegacy SP and RP;
 - d. HSBC's EliteSaver SP and SP GIO (USD);
 - e. HSBC's EliteCare Plus;
 - f. HSBC's FamilyCare; and
 - g. HSBC's Reducing Term Assurance

The products in Clause 6(d) and 6(e) are collectively referred to as "**Investment-linked Banca Products**".

7. Eligible Customer(s) who perform any regular or ad-hoc investment top ups on **existing** Investment-Linked Banca Products will be excluded from this promotion.

PROMOTION MECHANICS

8. The Eligible Customer(s) who purchase or invest in any participating Banca Products stand to receive a special TD interest rate or TD-i profit rate ("**Special TD Interest Rate / TD-i Profit Rate**") as listed in Table A below, on a first come first serve basis, **subject to the following conditions**:
 - a) The premium amount of the Banca Product must be at least RM20,000, subject to the minimum premium amount applicable to each Banca Products;
 - b) The minimum premium amount in Banca Products respectively must be in accordance with the TD/TD-i to Banca Products ratio provided in Table A below.

Note: The minimum premium amount applicable to each Banca Product still apply. The minimum premium amount for each Banca Product is stated in the official product documents of the respective product.

- c) A maximum limit of RM73 million TD/TD-i placements apply collectively throughout the Promotion Period; and
- d) Other terms and conditions herein.

Table A:

Banca Products	Premium Amount In Banca Products during Promotion Period	Ratio (TD/TD-i : Banca Product(s))	TD/TD-i Tenure	Special TD Interest Rate/TD-i Profit Rate
Banca Products Each premium must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	<u>Single Premium</u> Single premium for Banca Product(s) must be in accordance to ratio specified <u>or more</u> , <i>Please refer example 1</i>	1:3 for each placement of TD/TD-i with Single Premium Insurance Plan	3 Months	New to Banca Customer 9.38% per annum
				Existing to Banca Customer 8.88% per annum
HSBC's EliteSaver SP GIO (USD) Each premium must be a minimum of USD10,000 for each Eligible Customer(s) (No maximum limit)	<u>Single Premium</u> Single premium for Banca Product(s) must be in accordance to ratio specified or more, <i>Please refer example 1</i>	1:3 for each placement of TD/TD-i with Single Premium Insurance Plan	3 Months	New or Existing to Banca Customer 9.38% per annum
Banca Products Each premium must be a minimum of RM20,000 for each Eligible Customer(s) (No maximum limit)	<u>Regular Premium</u> Annual premium for regular premium Banca Product(s) must be in accordance to ratio specified, <u>or more, whereby the premium payment mode must be yearly</u> <i>Please refer example 2</i>	1:1 for each placement of TD/TD-i with Regular Premium Insurance Plan	3 Months	New to Banca Customer 9.38% per annum
				Existing Customer to Banca 8.88% per annum

Example 1

If a New Customer makes a single TD or TD-i placement of maximum RM16,667 and signs up for a minimum of RM50,000 in **Single Premium Insurance Plans (whether 1 or multiple Single Premium Insurance Plan)**, the Eligible Customer(s) will enjoy the Special TD Interest Rate or TD-i Profit Rate of 9.38% per annum for a tenure of 3 months.

If an Existing Customer makes a single TD or TD-i placement of maximum RM33,333 and signs up for a minimum of RM100,000 in **Single Premium Insurance Plans (whether 1 or multiple Single Premium Insurance Plan)**, the Eligible Customer(s) will enjoy the Special TD Interest Rate or TD-i Profit Rate of 8.88% per annum for a tenure of 3 months.

Regardless of New or Existing Customer to Banca, Eligible Customer makes a single TD or TD-i placement of maximum RM33,333 and signs up for a minimum of RM100,000 in **Single Premium Insurance Plans of HSBC's EliteSaver SP GIO (USD) (whether 1 or multiple Single Premium Insurance Plan)**, the Eligible Customer(s) will enjoy the Special TD Interest Rate or TD-i Profit Rate of 9.38% per annum for a tenure of 3 months.

Example 2

If a New Customer makes a single TD or TD-i placement of maximum RM20,000 and signs up for a minimum of RM20,000 annual premium in **Regular Premium Insurance Plans (whether 1 or multiple Regular Premium Insurance Plan** day and selects to pay the premium on a yearly basis, the Eligible Customer(s) will enjoy the Special TD Interest Rate or TD-i Profit Rate of 9.38% per annum for a tenure of 3 months.

If an Existing Customer makes a single TD or TD-i placement of maximum RM20,000 and signs up for a minimum of RM20,000 annual premium in **Regular Premium Insurance Plans (whether 1 or multiple Regular Premium Insurance Plan** and selects to pay the premium on a yearly basis, the Eligible Customer(s) will enjoy the Special TD Interest Rate or TD-i Profit Rate of 8.88% per annum for a tenure of 3 months.

9. The Special TD Interest Rate/TD-i Profit Rate is strictly applicable for placement made at HSBC Bank only during the Promotion Period.
10. If Eligible Customer(s) uplift the TD/TD-i prematurely prior to the completion of the 3 months tenure, the Eligible Customer(s) agree that the HSBC Bank shall receive a rebate from Eligible Customer(s) equivalent to the accumulated interest/profit from TD /TD-i placement amount for TD/TD-i placement held less than 3 months.
11. Partial upliftment from a single TD/TD-i placement is not allowed under this Promotion.
 - i) Example 1: if customer makes a TD/TD-i placement of RM10,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.
 - ii) Example 2: if customer makes three RM10,000 TD/TD-i placements, he/she is allowed to uplift as an example one of the RM10,000 TD/TD-i placements and enjoy the special TD/TD-i profit rate on the remainder two TD/TD-i placements.
12. If any of the Eligible Customers exercise cooling-off period rights, surrender or revise plan benefits (i.e. reduce Sum Assured, perform partial withdrawal / termination) on the Banca Products, they will not be entitled to the Special TD/TD-i Profit Rate under this Promotion. The existing Banca Special TD/TD-i profit rate placement will be uplifted and subsequently new TD/TD-i will be placed based on prevailing 3 months tenure board rate. Backdating of TD /TD-i to the original placement date is not allowed.
13. Upon maturity, the respective TD / TD-i placement will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer instructs otherwise. For clarity, this automatic renewal will continue for as long as Eligible Customer has not instructed otherwise or TD-i placement has not been uplifted.
14. All Banca Products and TD/TD-i placements for this Promotion must be placed with the same Premier or Advance account relationship for channeling/crediting purpose.

Example 1: If an Eligible Customer makes a TD/TD-i placement with his/her sole HSBC Premier/Advance Account relationship, the customer is to invest in Banca Products with his/her sole HSBC Premier/Advance Account relationship.

Example 2: If an Eligible Customer makes a TD/TD-i placement with his/her joint HSBC Premier/Advance Account relationship, the customer is to invest in Banca Products with his/her joint HSBC Premier/Advance Account relationship.
15. Investments using funds from the Employees Provident Fund (“EPF”) shall not be included in this Promotion.
16. Deposit placement made under this Promotion is not allowed to be placed on lien for Malaysia My Second Home (MM2H) Programme, overdraft facility, or financing.
17. The Special TD/TD-i Profit Rate is given out on a first come, first serve basis subject to the availability of the allocated TD/TD-i for this Promotion during the Promotion Period.

GENERAL TERMS & CONDITIONS

18. HSBC Bank reserve the right to amend the Terms and Conditions or cancel this Promotion, if necessary, with 3 days prior notice.
19. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.

20. This Promotion is not valid with any other Time Deposit or Term Deposit-i promotions that are concurrently offered by HSBC Bank.
21. 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, this terms shall prevail in relation to this Promotion.
22. The below terms also applies
 - (a) Universal Terms & Conditions of HSBC Bank available at www.hsbc.com.my are:
 - (i) Generic Terms & Conditions;
 - (ii) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
 - (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
 - (b) Specific Terms and Conditions governing Investment Services for the respective Wealth Product and Banca Product
23. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
24. The Eligible Customer shall be responsible for any applicable taxes.
25. HSBC's decision on all matters relating to this Promotion shall be final and binding.