

Changes to HSBC Amanah Malaysia Berhad (“HSBC Amanah”) Universal Terms and Conditions

18 November 2024

Dear Valued Customers,

We would like to inform you that we have updated the Specific Terms and Conditions for the Everyday Global Account-i which forms part of the HSBC Amanah Universal Terms and Conditions. The amendments made are as follows:

HSBC Amanah Universal Terms and Conditions	
Current Version (September 2024)	Revised Version (November 2024)
Specific Terms and Conditions - Clause 9: Everyday Global Account-i	
(g) When the Customer uses the Everyday Global Debit Card for ATM withdrawal or purchase transactions outside Malaysia, such transaction shall be charged in the official currency of the country where the Everyday Global Debit Card is used, and the Bank shall debit the account with the amount of the debit card transaction in the currency it was performed, if such currency is held in the account and where there are sufficient credit balances in the foreign currency intended in the account.	When the Customer uses the Everyday Global Debit Card-i for ATM withdrawal or purchase transactions outside Malaysia via VISA Network, such transaction shall be charged in the official currency of the country where the Everyday Global Debit Card-i is used, and the Bank shall debit the account with the amount of the debit card transaction in the currency it was performed, if such currency is held/ supported in the account and where there are sufficient credit balances in the foreign currency intended in the account.
(h) Where a currency is held/supported, and if there are insufficient funds in the foreign currency intended, the entire transaction amount shall be automatically converted into Ringgit Malaysia at the Bank’s prevailing exchange rate at such times and the amount will be debited from the Ringgit Malaysia account balances, subject to sufficient credit balances.	Where a currency is held/supported, and if there are insufficient funds in the foreign currency intended; or if the transaction is performed on a currency which is not held/ supported in the account, the entire transaction amount shall be automatically converted into Ringgit Malaysia and debited from the Ringgit Malaysia account, subject to sufficient credit balances at the prevailing exchange rate as determined by Visa International on the date of conversion; in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International.
(i) Where a currency is not supported in the foreign currency intended, the Customers agrees that the Bank’s prevailing exchange rate at such times and the amount will be debited from the Ringgit sufficient credit	When the Customer uses the Everyday Global Debit Card-i for purchase transactions outside Malaysia and if the merchant chooses MyDebit network as payment gateway, transactions in

	balances, at the exchange rate determined by Visa International (for VISA operated ATMs and terminals) plus administration charges, on the date of conversion. ATM Operator Fees may be incurred at HSBC and non-HSBC ATMs.	whichever foreign currency will be deducted from the Ringgit Malaysia account, after conversion into Ringgit Malaysia at the prevailing exchange rate as determined by PayNet on the date of conversion. No other fees will be charged by PayNet.
(j)	Any ATM withdrawal and debit card purchase transactions shall be declined if there is insufficient funds in the Ringgit Malaysia credit balances.	Any ATM withdrawal and debit card purchase transactions shall be declined if there are insufficient funds in the Ringgit Malaysia credit balances. ATM Operator Fees may be incurred at HSBC and non-HSBC ATMs.

A copy of the revised HSBC Amanah Universal Terms and Conditions (November 2024 Edition) is available [here](#).