

## TERMS AND CONDITIONS

### HSBC Amanah Premier Elite/ Premier Birthday Offer January 2025 - December 2025 ("Promotion")

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

1. "Promotion Period" runs from 01 January 2025 until 31 December 2025, both dates inclusive.

#### PARTICIPATION & ELIGIBILITY

2. This Promotion is open to all HSBC Amanah Premier Elite/ Premier customers who have a sole or joint savings/current account-i, Everyday Global Account-i and/or a Foreign Currency Savings Account-i and/or unit trust investment account.

(hereinafter referred to as "Eligible Customer(s)")

3. The following categories of persons are **not eligible** to participate in this Promotion:
  - a) Non-individuals or corporate customers;
  - b) Permanent and/or contract employees of HSBC; and
  - c) Eligible Customer(s) whose HSBC account/-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period.

#### PROMOTION MECHANICS

##### UNIT TRUST FUND

4. Subject to Clause 5 below, Eligible Customer(s) may enjoy a special front end load fee on the open-ended Shariah Compliant-UT investment amount as illustrated in Table A below.

**Table A**

Mechanics
<p><b>Premier Elite customers:</b> Eligible Customers who place a minimum investment amount of RM5,000 up to a maximum of RM3,000,000 cumulatively (or equivalent in foreign currency) in open ended Shariah-Compliant UT Funds during their birthday month will enjoy a 0.88% front-end load fee (subject to applicable tax, if any). The investment(s) can be in single or multiple investments but shall be placed via any HSBC Amanah branch in Malaysia in order to be eligible.</p>
<p><b>Premier customers:</b> Eligible Customers who place a minimum investment amount of RM5,000 up to a maximum of RM500,000 cumulatively (or equivalent in foreign currency) in open ended Shariah-Compliant UT Funds during their birthday month will enjoy a 1% front-end load fee (subject to applicable tax, if any). The investment(s) can be in single or multiple investments but shall be placed via any HSBC Amanah branch in Malaysia in order to be eligible.</p>

**DISCLAIMER FOR UNIT TRUST FUNDS**

Customers are advised to read and understand the contents of prospectus of the relevant unit trust fund(s) before investing. Among others, customers should consider the fees and charges involved. The price of units and distribution payable, if any, may go down as well as up. Past performance is not an indication of future performance.

5. The following are excluded from this Promotion:
- a) Shariah Compliant-UT Funds which are sold without a front-end load;
  - b) Shariah Compliant-UT Funds which are invested via EZInvest or Unit Trust Browser (“UT Browser”); and
  - c) Investments made using funds from the Employees Provident Fund (“EPF”).

**FOREIGN EXCHANGE (“FX”)**

6. Eligible Customers who perform a Foreign Exchange (FX) conversion through in-house transfer or Telegraphic Transfer (TT) over the counter at any HSBC Amanah branch in Malaysia will enjoy an Exclusive FX Promo Rate as illustrated in Table B below.

**Table B**

<b>Mechanics</b>
<p><b>Premier Elite customers:</b> Eligible Customers who perform FX transaction(s) during their birthday month will enjoy an exclusive FX rate promotion over the counter. No minimum transaction amount is required to enjoy the exclusive FX rate and a maximum of RM3,000,000 cumulatively (or equivalent in foreign currency) is applicable. There is no limit to the number of FX transactions that can be performed at the exclusive FX rate during the Promotion Period.</p> <p><b>Premier customers:</b> Eligible Customers who perform FX transaction(s) during their birthday month will enjoy an exclusive FX rate promotion over the counter. No minimum transaction amount is required to enjoy the exclusive FX rate and a maximum of RM500,000 cumulatively (or equivalent in foreign currency) is applicable. There is no limit to the number of FX transactions that can be performed at the exclusive FX rate during the Promotion Period.</p> <p>Note: Eligible Customers are to refer to their respective Relationship Manager for the exclusive FX rate.</p>

7. FX or TT via Global Transfer and/or Global Transfer to Family & Friends Platform is excluded from this Promotion.
8. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise independent judgment with respect to any matter contained herein. For the avoidance of doubt, HSBC Amanah shall not be liable for any delay in effecting any instructions, transactions or currency conversion.

9. All TT transactions by the Eligible Customers are subject to all relevant remittance charges, including but not limited to, the beneficiary bank's/agent's charges. HSBC Amanah will not be liable to pay any of these charges.
10. All FX and/or TT are subject to Bank Negara Malaysia ("BNM") Foreign Exchange policy which is available at <https://www.bnm.gov.my/fep> and applicable TT fees imposed by HSBC Amanah and third-party bank (i.e. intermediary or beneficiary bank). Any FX and/or TT that is identified to be in breach of BNM's Foreign Currency Exchange Policy will be rejected prior to the completion of the transaction.
11. Eligible Customers are entitled to participate in both the Unit Trust Fund and FX offers under this Promotion or other investment product promotions concurrently. For avoidance of doubt, funds from FX conversion under this Promotion can be utilized for UT fund offer under this Promotion.

## GENERAL TERMS AND CONDITIONS

12. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
  - a. electronic means;
  - b. press advertisements;
  - c. notice in the Eligible Cardholder's credit card statement(s) or composite statement;
  - d. display at its business premises; or
  - e. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. 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, these terms shall prevail in relation to this Promotion.
15. The below terms also applies:
  - a) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - b) HSBC's Notice Relating to the Personal Data Protection Act 2010.
  - c) The Specific Terms and Conditions governing investment services for the respective Shariah Compliant-UT Funds which is available at [www.hsbcamanah.com.my/investments/products/unit-trust](http://www.hsbcamanah.com.my/investments/products/unit-trust).
16. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.

17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.