

## TERMS & CONDITIONS

### HSBC Amanah Advance Promotion (“Promotion”)

1. This Promotion is organized by HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“HSBC Bank”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“HSBC Amanah”) (collectively as “HSBC”).

#### PROMOTION PERIOD

2. “Promotion Period” runs from 15 November 2024 to 14 February 2025, both dates inclusive.

#### ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New to HSBC customers and/or HSBC Card-only customers (“Eligible Customer”) who open any of the following savings account-i for the first time during the Promotion Period:
  - HSBC Amanah Advance Account-i
  - HSBC Amanah Advance Everyday Global Account-i(hereinafter collectively referred to as the “Participating Account(s)-i”).
4. “New to HSBC customers” is defined as New-to-Bank (NTB) customers who do not hold any existing HSBC products or did not hold any savings account or current account with HSBC for the past 6 months prior to the starting date of the Promotion Period.
5. “HSBC Card-only customers” is defined as existing HSBC customers who hold any of the HSBC credit card/-i facilities only.
6. The following categories of persons are **not eligible** to participate in this Promotion:
  - a. Non-individuals or corporate customers; and
  - b. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
7. Eligible Customer whose Advance status is inactive and/or the Participating Account(s)-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this Promotion.
8. Promotion applies only to deposits in Malaysian Ringgit (“MYR”) made to the Eligible Customer’s Participating Account-i within the Promotion Period. For avoidance of doubt, only balances maintained in the MYR account for HSBC Amanah Advance Everyday Global Account-i and HSBC Amanah Advance Account-i are eligible for this Promotion.

#### DEFINITIONS

9. For the purpose of this Promotion: “Average Daily Balance” refers to the sum of the daily day-end balances for a given month during the Promotion Period, divided by the number of days in that month.

An illustration on Average Daily Balance (ADB) using 30-day calendar month:

Date	Daily Day-End Balances
1 to 15 (15 days)	RM50,000
16 to 30 (15 days)	RM35,000

  

<b>Total Daily Day-End Balances</b>	(RM50,000 x 15 days) + (RM35,000 x 15 days) = RM1,275,000
<b>Number of days in the month</b>	30 days
<b>Average Daily Balance</b>	RM1,275,000 / 30 days = RM42,500

## PROMOTION MECHANICS

10. Historically, at the end of Promotion Period, Eligible Customer(s) who fulfilled the Historical Reward criteria was receiving hibah (reward) ("**Reward Rate**") on the Average Daily Balance (as defined in Clause 8) in his/her Participating Account-i at the historical rates ("**Historical Bonus Reward Rate**") set out in Table 1 below for the corresponding Promotion Month. Similarly, this Promotion's rewards and mechanics are strictly based on the historical disclosures. Any disclosure of historical rate shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such rate in the future.
11. Table 1 below sets out the historical Bonus Reward Rate awarded from 29 November 2021 to 14 November 2024 ("**Historical Period**").
12. Historically, customers who met the Participation Criteria(s) and fulfilled the Historical Reward Criteria as stipulated in Table 1 received Hibah (reward) in their Participating Account(s)-i at the historical rates ("**Bonus Reward Rate**") set out in Table 1 below for the corresponding Promotion Month. The historical Bonus Reward Rate awarded from 29 November 2021 to 14 November 2024 ("**Historical Period**") are also set out in Table 1 below. Any disclosure of historical rate shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such rate in the future.
13. Upon fulfilling the Participation Criteria in Table 1 below, the Eligible Customer can enjoy the Bonus Reward Rate starting from the next calendar month following the month he/she becomes an Eligible Customer. Each Eligible Customer can enjoy the Bonus Reward Rate on their deposit balance placed in the Participating Account-i for a maximum of 3 calendar months as stipulated in Table 2 below ("**Bonus Period**").

**Table 1: Historical Bonus Reward Rate & Participation Criteria**

Participation Criteria Fulfilled each month	Average Daily Balance (ADB) in Participating Account-i	Historical Bonus Reward Rate (% per annum)	Maximum Historical Effective Hibah Rate Given (% per annum)
<p><b>Saved</b></p> <ul style="list-style-type: none"> <li>Credited monthly salary of minimum RM3,000; <b>OR</b></li> <li>Performed an inward funds transfer of at least RM3,000 monthly via Interbank GIRO/Instant Transfer/ Duit Now (Pay-to Account Number)</li> </ul> <p>within Bonus Period into the Participating Account-i.</p>	• First RM30,000	1.00%	1.00%
	• Next RM50,000 (ranging from RM30,000 to RM80,000)	2.00%	1.63%
	• Next RM30,000 (ranging from RM80,000 to RM110,000)	4.15%	2.31%
	• Next RM90,000 (ranging from RM110,000 to RM200,000)	1.00%	1.72%
<p><b>Saved &amp; Spent</b></p> <ul style="list-style-type: none"> <li>Credited monthly salary of minimum RM3,000; <b>OR</b></li> <li>Performed an inward funds transfer of at least RM3,000 via Interbank GIRO/Instant Transfer/DuitNow (Pay-to-AccountNumber) monthly</li> </ul>	• First RM30,000	1.00%	1.00%
	• Next RM50,000 (ranging from RM30,000 to RM80,000)	4.15%	2.97%
	• Next RM30,000 (ranging from RM80,000 to RM110,000)	6.80%	4.01%
	• Next RM90,000 (ranging from RM110,000 to RM200,000)	1.00%	2.66%

<p>within Bonus Period into the Participating Account-i; <b>AND</b></p> <ul style="list-style-type: none"> <li>Spent with any HSBC Credit Card/-i monthly within Bonus Period. Refer to clause 19 below for the Eligible Spends.</li> </ul>			
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The Bonus Reward Rate is only applicable to the first RM200,000 ADB in the Participating Account-i.

**Table 2: Bonus Period**

Account Opening Month	Bonus Period	Bonus Reward Fulfilment By
November 2024	December 2024 January 2025 February 2025	15 February 2025 17 March 2025 15 April 2025
December 2024	January 2025. February 2025 March 2025	17 March 2025 15 April 2025 15 May 2025
January 2025	February 2025 March 2025 April 2025	15 April 2025 15 May 2025 14 June 2025
February 2025	March 2025 April 2025 May 2025	15 May 2025 14 June 2025 15 July 2025

14. Bonus Reward Rate is calculated at the end of each calendar month within Bonus Period and credited into the Participating Account(s)-i for the month where Eligible Customer meets the Participation Criteria(s) during the Bonus Period as stipulated in Table 2 above.
15. Bonus Reward Rate is computed progressively (applied only the amount in the corresponding tier and not the entire balance) as described below:

$$\frac{\text{Average Daily Balance} \times \text{Bonus Reward Rate Tier} \times \text{Actual Number of Days for the Calculating Months}}{\text{Actual Number of Days for the Year}}$$

16. In the event Eligible Customer does not meet the Participation Criteria(s) in any of the month(s) within the Bonus Period, he/she will not receive the Bonus Reward for that particular month(s) as illustrated in Table 3 below.

**Table 3: Bonus Reward Eligibility and Fulfilment Period**

Account Opening Month	Bonus Period	Meet Salary/Inward Funds transfer?	Spend on HSBC credit card/-i?	Eligible for Bonus Reward?	Bonus Reward Fulfilment By
November 2024	December 2024 January 2025 February 2025	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes	28 February 2025 31 March 2025 30 April 2025
November 2024	December 2024 January 2025 February 2025	Yes No Yes	No Yes Yes	Yes No Yes	28 February 2025 Not eligible 30 April 2025
January 2025	February 2025 March 2025 April 2025	No No No	No Yes Yes	No No No	Not eligible

17. In the event the Eligible Customer opens more than one (1) Participating Account-i, the Eligible Customer is only entitled to receive the Bonus Reward Rate in one (1) account-i only, which will be credited to the earliest Participating Account-i opened within the Promotion Period.
18. In the event the Eligible Customer opens a Participating Joint Account-i, only the primary HSBC Credit Card/-i spends will be qualified as the Spent criteria to be eligible to earn the Bonus Reward Rate. If both joint account holders hold a primary HSBC Credit Card/-i, then the credit card/-i spends from both primary cardholders are qualified for the Spent criteria.
19. The Eligible Spend includes all local and overseas retail transactions and excludes cash advances, 0% instalment plans, Balance Conversion Plan, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, finance charges/management fees, annual fees and Sales and Services tax (SST).
20. HSBC Amanah will credit the Bonus Reward (if any) into the Eligible Customer's Participating Account-i within forty-five (45) calendar days from the Bonus Period Month.
21. The HSBC Amanah Advance Account-i and HSBC Amanah Advance Everyday Global Account-i are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

#### **GENERAL TERMS & CONDITIONS**

22. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
23. 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 account 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 4<sup>th</sup> day after its delivery.
24. 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.
25. The below terms also applies:
  - (i) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (ii) HSBC Amanah Perks@Work Programme Terms & Conditions (only applicable for salary account);
  - (iii) Cardholder Agreement; and
  - (iv) HSBC's Notice Relating to the Personal Data Protection Act 2010.
26. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
27. The Eligible Customers shall be responsible for any applicable taxes.
28. HSBC's decision on all matters relating to this Promotion shall be final and binding.