

TERMS & CONDITIONS
HSBC AMANAH ONLINE UNIT TRUST 1H 2025 PROMOTION (“Promotion”)

PROMOTION PERIOD

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**”).
2. “**Promotion Period**” runs from **1 January 2025 to 30 June 2025**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing HSBC Amanah customers with a Unit Trust (“**UT**”) Investment Account (“**Eligible Customer(s)**”).
4. 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 or other HSBC group entities in Malaysia; and
 - c. Customers whose account(s) are delinquent within HSBC’s definition at any time during the Promotion Period.

PROMOTION MECHANICS

5. Under this Promotion, Eligible Customer(s) stand to enjoy a lower Front End Load (“**FEL**”)* of 1% when they subscribe into any Shariah-Compliant UT Funds distributed by HSBC Amanah via the EZInvest platform in HSBC Malaysia Mobile Banking app or the Unit Trust Browser in HSBC Online Banking during the Promotion Period. This Promotion is not applicable for Non-Loadable Funds** listed in Table A below.

Table A: Non-Loadable Funds

No	Fund
1	Maybank Retail Money Market-I Fund
2	AHAM Aiiman Money Market Fund

*FEL is the upfront cost that an investor incurs upon subscription/purchase of UT Funds.

**Non-Loadable Funds refer to UT Funds without FEL.

6. The FEL stated in clause 5 above is applicable to lump sum investments and Monthly Investment Plan (MIP), excludes subscriptions done via Employee Provident Fund (EPF). For avoidance of doubt, the minimum investment amount is based on the respective fund’s minimum initial or subsequent investment amount as prescribed in the fund prospectus.

GENERAL TERMS & CONDITIONS

7. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days’ prior notice.
8. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - a. via electronic means;

- b. press advertisements;
- c. notice in the Eligible Customer(s)' 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.

9. 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.
10. The below terms also apply:
 - (i) HSBC Amanah Universal Terms and Conditions (“**UTCs**”) which are available at hsbc.com.my/terms-and-conditions/;
 - (ii) Terms & Conditions governing Unit Trust which is available at hsbcamanah.com.my/investments/products/unit-trust/;
 - (iii) HSBC’s Notice Relating to the Personal Data Protection Act 2010.
11. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
12. The Eligible Customer(s) shall be responsible for any applicable taxes.
13. HSBC’s decision on all matters relating to this Promotion shall be final and binding.