

TERMS & CONDITIONS

HSBC Amanah Premier Cash Reward 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 as "**HSBC**").

PROMOTION PERIOD

2. "**Promotion Period**" runs from 9 May 2024 to 30 June 2024, both dates inclusive.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Amanah Premier customers who open an HSBC Amanah Premier Everyday Global Account ("**Participating Account**") during the Promotion Period ("**Eligible Customer(s)**").
4. "**New HSBC Amanah Premier**" is defined as new-to-bank Premier customers who do not hold any existing HSBC Amanah products.
5. The following categories of persons are **not eligible** to participate in this promotion:
 - a. Joint account holders; and
 - b. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia; and
 - c. Customers subscribed for Perks@Work programme.
6. Eligible Customer(s) whose Premier status is inactive and/or the Participating Account is 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.

PROMOTION MECHANICS

7. Historically, Eligible Customer(s) who opened a new Participating Account as set out in Clause 3 and fulfilled the following Reward Criteria as per Table 1 below received hibah (Cash Reward) in their Participating Account(s). Table 1 below sets out the historical Cash Reward awarded in January 2024 ("**Historical Period**").

Table 1: Historical Cash Reward Criteria

Reward Criteria	Cash Reward
(i) Eligible Customers who opened the Participating Account; AND	RM300
(ii) Have a Total Relationship Balance (TRB) of at least RM200,000 by the third month from the Account Opening Month.	

¹ Total Relationship Balance (TRB) includes any: Deposits in Current Account-i, Savings Account-i, Term Deposits-i, and/or Investments in Shariah-compliant Unit Trust funds, Structured Investments-i, Dual Currency Investments-i and/or Cash value from Family Takaful products with investment-linked and savings components.

² Account Opening Month refers to the month that the Participating Account is successfully opened.

8. This Promotion's rewards and mechanics are strictly based on the historical disclosures. The reward given is not guaranteed but may be given at HSBC Amanah's sole discretion. Any disclosure of the reward herein shall not be construed as an indicative or prospective rate of return, nor give rise to any obligation on the part of HSBC Amanah to provide such Cash Reward in the future.
9. The Cash Reward may be credited into the Eligible Customer's Participating Account as stipulated in the table below.

Account Opening Month	Month meeting TRB of at least RM200,000	Cash Reward Fulfilment by
April 2024	July 2024	30 September 2024
May 2024	August 2024	31 October 2024
May 2024	September 2024	Not eligible for Cash Reward

10. For avoidance of doubt, customer will need to meet TRB of at least RM200,000 and TRB calculation is based on average daily TRB of the month.

Day in the month	TRB	Average TRB
Day 1 – Day 15	RM200,000	RM200,000 x 15 days / 30 days = RM100,000
Day 16 – Day 30	RM300,000	RM300,000 x 15 days / 30 days = RM150,000
		RM250,000

Note: The average TRB for the scenario above is RM250,000 for the month. Hence, customer will be eligible for the cashback.

11. Each Eligible Customer is only entitled to receive one (1) unit of Cash Reward under this Promotion.
12. In the event the Eligible Customer opens more than one (1) Participating Account, the Eligible Customer is only entitled to receive one (1) unit of Cash Reward which may be credited to the Participating Account that is opened first upon joining HSBC Amanah.
13. The total allocation of Cash Reward to be given out under this Promotion is as stated in the table below and is pooled together with HSBC Premier Cash Reward Promotion. HSBC Bank is the sole provider of all the Cash Reward under this Promotion.

Reward	Reward Capping
RM300	1,500 units

14. The HSBC Amanah Premier Everyday Global Account is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

GENERAL TERMS & CONDITIONS

15. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
16. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
- electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's account statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
17. 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.
18. The below terms also applies :
- HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my; and
 - HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
19. 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.
20. The Eligible Customers shall be responsible for any applicable taxes.
21. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.