

## TERMS & CONDITIONS

### HSBC Amanah Q4 2024 Banca-Takaful Bundling Campaign (“**Promotion**”)

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) (“**FWD Takaful**”) which is distributed by HSBC Amanah. This Promotion is sponsored by HSBC Amanah and FWD Takaful.

### PROMOTION PERIOD

2. This Promotion runs from 01 October 2024 until 31 December 2024 (“**Promotion Period**”), both dates inclusive, or until the total limit of MYR 12 million of the Term Deposit-i placement has reached, whichever comes first.

### PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
  - (a) Age 18 years and above; and
  - (b) New-to-Banca-Takaful Product HSBC Amanah Premier or Advance customers; or
  - (c) Existing-to-Banca-Takaful Product HSBC Amanah Premier or Advance customers.

(“**Eligible Customer**”).
4. For the purpose of this Promotion, Eligible Customer who is:
  - (a) New-to-Banca-Takaful Product means:
    - (i) Eligible Customer with no inforce policy status for any of the FWD Life Banca-Takaful Product in HSBC Wealth Dashboard; and
    - (ii) Eligible Customer who have not surrendered or cancelled any FWD Life Banca-Takaful product within the last 12 months (includes cooling off cancellation).
  - (b) Existing-to-Banca-Takaful Product means Eligible Customer with inforce policy status for any of the FWD Life Banca-Takaful Product in HSBC Wealth Dashboard.
5. The following categories of persons are **not eligible** to participate in this Promotion:
  - (a) Age below 18 years old; and
  - (b) HSBC Amanah non-individual or corporate customers.
6. The products and propositions eligible for this Promotion are as follows:
  - (a) HSBC Amanah Premier;
  - (b) HSBC Amanah Advance;
  - (c) Malaysian Ringgit (“**MYR**”) HSBC Amanah Term Deposit-i (“**TD-i**”) (Protected by Perbadanan Insurans Deposit Malaysia up to MYR 250,000 for each depositor);
  - (d) Regular Contribution Banca-Takaful Product and Single Contribution Banca-Takaful Product.
7. For the purpose of this Promotion, the participating Banca-Takaful products are (“**Banca-Takaful Product(s)**”):
  - (a) Takaful Future Defender;
  - (b) Takaful LifeSelect Single;
  - (c) Takaful FutureSecure;

- (d) Takaful Future Education;
- (e) Takaful Future Wealth;
- (f) Takaful Lifestyle Protector Plus; and
- (g) Takaful FutureMax.

The products in Clause 7(b),7(d) and 7(g) are collectively referred to as “**Investment-Linked Banca-Takaful Products**”

8. Eligible Customer whose any banking facilities are delinquent, suspended/closed throughout the Promotion Period or during fulfilment of the TD-i placement profit, will not be entitled for the Promotional Rates (as defined in Table A) under this Promotion.

### PROMOTION MECHANICS

9. Upon meeting the following criteria during the Promotion Period, Eligible Customer is entitled for the TD-i rates (“**Promotional Rates**”) as listed in Table A below, on a first come first served basis and subject to other terms and conditions herein:
- (a) Contribute in any of the Banca-Takaful Products above together with the TD-i placement on the same day;
  - (b) The minimum amount of TD-i placement is MYR 20,000;
  - (c) The minimum contribution amount in Banca-Takaful Products must be in accordance with the amount stated in the respective Prospectus and Indicative Terms & Conditions (“**Minimum Contribution Amount**”) and the TD-i : Banca-Takaful Product ratio (“**Ratio**”) and contribution payment mode provided in Table A below;
  - (d) All TD-i placements under this Promotion must be made with New Funds at HSBC Amanah branch only. Please refer to Clause 18 for the definition of New Funds; and
  - (e) Certificate is issued by FWD Takaful by 31 December 2024.

**Table A**

Banca-Takaful Products	TD-i placement amounts	Amount in Banca-Takaful Products	Ratio (TD-i : Banca-Takaful Products)	TD-i Tenure	Promotional Rates
Banca-Takaful Product (Regular Contribution)	Each TD-i placement must be a minimum of MYR 20,000 for each Eligible Customer (subject to Total TD-i Limit)	Must meet i) the Minimum Contribution Amount; ii) the Ratio; and iii) <u>the contribution payment mode must be Yearly</u> <i>Please refer to example 1</i>	1:1 for each placement of TD-i	Three (3) months	i. New to Banca-Takaful Product Eligible Customer: <b>10.28%</b> per annum. or ii. Existing to Banca-Takaful Product Eligible Customer: <b>8.28%</b> per annum

Banca-Takaful Product (Single Contribution)	Each TD-i placement must be a minimum of RM20,000 or equivalent in USD for each Eligible Customers (subject to Total TD-i Limit)	Must meet i) the Minimum Contribution Amount; and ii) the Ratio <i>Please refer to example 2</i>	1:3 for each placement of TD-i	Three (3) months	i. New to Banca-Takaful Product Eligible Customer: <b>10.28%</b> per annum. or ii. Existing to Banca-Takaful Product Eligible Customer: <b>8.28%</b> per annum
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### **Example 1**

*If a **New-to-Banca-Takaful** Product Eligible Customer purchases a minimum of MYR 20,000 in **Regular Contribution** Banca-Takaful Product with Yearly contribution payment mode and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of **10.28%** per annum for a tenure of 3 months.*

*If an **Existing-to-Banca-Takaful** Product Eligible Customer purchases a minimum of MYR 20,000 in **Regular Contribution** Banca-Takaful Product with Yearly contribution payment mode and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of **8.28%** per annum for a tenure of 3 months.*

### **Example 2**

*If a **New-to-Banca-Takaful** Product Eligible Customer purchases a minimum of MYR 60,000 in **Single Contribution** Banca-Takaful Product and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of **10.28%** per annum for a tenure of 3 months.*

*If an **Existing-to-Banca-Takaful** Product Eligible Customer purchases a minimum of MYR 60,000 in **Single Contribution** Banca-Takaful Product and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of **8.28%** per annum for a tenure of 3 months.*

10. Eligible Customer who perform any regular or ad-hoc investment top up(s) on existing Investment-Linked Banca-Takaful Products will be excluded from this Promotion.
11. No profit shall be payable in the event the TD-i is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal. For TD-i, Eligible Customer agree to grant waiver to the profit payable in case of premature withdrawal.
12. Partial upliftment from a single TD-i placement is not allowed under this Promotion.
  - (a) Example 1: If Eligible Customer makes a TD-i placement of MYR 100,000, he/she is not allowed to perform partial upliftment of any amount.

(b) Example 2: If Eligible Customer makes three MYR 100,000 TD-i placements, he/she is allowed to uplift one of the MYR 100,000 TD-i placements and enjoy the Promotional Rates on the remainder two TD-i placements.

13. If any of the Eligible Customer exercise cooling-off rights of the Banca-Takaful Products, he/she will no longer be entitled for the TD-i Promotional Rates under this Promotion. The existing Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on prevailing 3 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

*Example: Eligible Customer signed up a Regular Contribution Banca-Takaful Product with Yearly contribution payment mode and made the TD-i placement in accordance to the Ratio on 01 October 2024. However, Eligible Customer exercised cooling-off rights of the Banca-Takaful Product on 02 October 2024. The TD-i placement will be uplifted and subsequently new TD-i will be placed on 03 October 2024 at the prevailing 3 months tenure board rate. Backdating of TD-i for the profit from 01 October 2024 to 02 October 2024 is not allowed.*

14. Upon maturity, the respective TD-i placement plus profit earned will be automatically renewed on prevailing 3 months tenure board rate, unless the Eligible Customer instructs otherwise and such instructions are received by HSBC Amanah before its maturity.
15. All Banca-Takaful Products and TD-i placements for this Promotion must be placed with the same account relationship for channeling purposes at the HSBC Amanah branch.

*Example 1: If an Eligible Customer purchase in Banca-Takaful Products with his/her sole HSBC Amanah Account relationship, the Eligible Customer is to makes a TD-i placement with his/her sole HSBC Amanah Account relationship,*

*Example 2: If an Eligible Customer purchase in Banca-Takaful Products with his/her joint HSBC Amanah Account relationship, the Eligible Customer is to makes a TD-i placement with his/her joint HSBC Amanah Account relationship,*

16. TD-i placement made under this Promotion is not allowed to be placed on lien.
17. The term “New Funds” means monies or funds in MYR howsoever transferred into the Eligible Customer’s current or savings account (“CASA/-i”) maintained with HSBC Amanah for not more than seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia online banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term “Business Day” means Monday to Friday excluding bank and other public holidays in Malaysia.  
For avoidance of doubt, New Funds exclude the following: -
- (a) investment funds from the Employees Provident Fund (“EPF”); and
  - (b) Funds transferred from any existing HSBC current or savings account (“CASA/-i”) or time/term deposit/-i or foreign currency account(s) or in the form of HSBC cheques, cashier’s orders or demand drafts.

## GENERAL TERMS & CONDITIONS

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

- (b) press advertisements; or
- (c) notice in the Eligible Customer's credit card statement(s) or composite statement; or
- (d) display at its business premises; or
- (e) notice on HSBC Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.

20. 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.
21. The below terms also applies:
  - (a) HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Amanah Premier and Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (b) The respective terms and conditions for the Takaful Products;
  - (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
22. 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.
23. The Eligible Customer shall be responsible for any applicable taxes.
24. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding
25. FWD Takaful being the underwriter of the Takaful Products and responsible the benefits offered under the products, as well as any representation made in any of its marketing materials. HSBC Amanah is a third party distributor and accepts no liability for the products and services offered by FWD Takaful.