

**Terms & Conditions for Commercial Banking's Green campaign for BusinessVantage and BusinessVantage-i ("Green Campaign")**

1. This Green Campaign is valid from 17 November 2009 to 31 October 2010, both dates inclusive ("Promotion Period").
2. This Green Campaign is jointly organised by HSBC Bank Malaysia Berhad ("HSBC") and HSBC Amanah Malaysia Berhad ("HSBC Amanah").
3. Customers ("Eligible Accountholder") who open a BusinessVantage or BusinessVantage-i account at HSBC/HSBC Amanah branches under the 'Green Campaign' within the Promotion Period will enjoy the following benefits :-
  - a) Minimum initial deposit of RM1,000 only
  - b) Monthly account fee is waived as monthly minimum credit balance requirement is not applicable
  - c) Free sign up for Business Internet Banking, Business Telephone Banking and Business SMS alert
  - d) Monthly charge of RM10 for Business SMS Alert waived for the 1st year
  - e) 1st year annual fee waiver for one Business ATM card
  - f) RM25 off trade transaction fees till 31 October 2010
  - g) 75% discount on MEPS transaction fees (only RM0.50 per transaction instead of RM2.00)
  - h) Additional 1% off profit rate for 'Green Islamic Financing' with HSBC Amanah Industrial Hire Purchase-i or Leasing-i
4. Cheque books and hard copy statements will not be issued to the accountholders who sign up for this Green Campaign.
5. The discounted fees and rates for this Green Campaign are applicable throughout the period the account is maintained unless stated otherwise.
6. The criteria and eligibility for 'Green Islamic Financing' will be as determined by HSBC Amanah and no appeals will be entertained.
7. HSBC and HSBC Amanah reserve the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with prior notice.
8. HSBC and HSBC Amanah reserve the right to cancel, terminate or suspend this Green Campaign with prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC or HSBC Amanah of this Green Campaign shall not entitle the Eligible Accountholder to any claim or compensation against HSBC or HSBC Amanah for any and all losses or damages suffered or incurred by the Eligible Accountholder as a direct or indirect result of the act of cancellation, termination or suspension.
9. In no event will HSBC and HSBC Amanah be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any part including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Green Campaign, even if HSBC or HSBC Amanah has been advised of the possibility of such damages in advance, and all such damages are expressly included.
10. In the event of any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English and Bahasa Malaysia versions of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.

Issued jointly by HSBC Bank Malaysia Berhad (Company No. 127776-V) and HSBC Amanah Malaysia Berhad (Company No.807705-X)