

REVISED TERMS & CONDITIONS FOR HSBC AMANAH PERKS@WORK TERMS AND CONDITIONS

20th March 2020

Dear Valued Customers,

We hereby give notice that HSBC Amanah Perks@Work Programme Terms and Conditions will be superseded and replaced in its entirety with the Revised HSBC Amanah Perks@Work Programme Terms and Conditions with effect from 20th March 2020.

The key changes made to the Terms & Conditions are:-

1. Amendments to Clause 3 – Addition of Criteria's for opening/ Maintaining the Salary Account for Advance by Perks@Work Flex and Everyday Global Account-i (Advance by Perks@Work Flex Recognition)
 - a) Eligible Customer who earns a monthly gross salary of RM3,000 and above; and
 - b) Holds or applies for an HSBC Amanah Credit Card-i with submission of full documentation and a minimum spending of RM10,000 per annum

Note: Eligible Customer who:

 - *applies for an HSBC Amanah Credit Card-i but application is rejected, or*
 - *does not meet the spend criteria of RM 10,000 per annum, or*
 - *terminates his/her HSBC Amanah Credit Card-i upon inclusion into this Programme, will automatically be re-designated to HSBC Amanah Basic Current Account-i after the expiry of the said 12-month period*
2. Amendments to Clause 5 – ***“An Eligible Customer who has his/her Premier Account-i, Advance Account-i, Everyday Global Account-i or Basic Savings/ Current Account-i as Salary Account was historically receiving the rewards of the Programme Offers in Clauses 6 to 13 if applicable, and may be eligible for the Programme Offers in Clauses 6 to 13 as long as the Eligible Customer maintains his/her account as Salary Account in this Programme. The historical rewards shall not be construed as an indicative future reward to the Eligible Customer nor as an obligation on the part of HSBC Amanah to provide such reward in the future.”***
3. Amendments to Clause 8 – ***“Advance by Perks@Work Flex”***
 - a. ***Eligible Customers may enjoy Fee Waiver on his/her Advance Account-i for the first 12 months after inclusion or entry into this Programme.***
 - b. ***Eligible Customer is required to meet a minimum total cumulative spend of RM 10,000 per annum on his/her HSBC Amanah Credit Card-i(s) for the 12 months of the preceding year to enjoy Fee Waiver on his/her Advance Account-i for the next 12 months of the subsequent year.***
4. Addition of Clause 9 – ***“Everyday Global Account-i”***
 - ***Everyday Global Account-i (Premier Recognition)***
 - a. ***Eligible Customers may enjoy Fee Waiver on his/her Premier recognised Everyday Account-i.***

- **Everyday Global Account-i (Advance Recognition)**
 - a. **Eligible Customers may enjoy Fee Waiver on his/her Advance recognised Everyday Global Account-i.**

- **Everyday Global Account-i (Advance by Perks@Work Flex Recognition)**
 - a. **Eligible Customer may enjoy Fee Waiver on his/her Advance by Perks@Work Flex recognised Account-i for the first 12 months after inclusion into this Programme.**
 - b. **Eligible Customer is required to meet a minimum total cumulative spend of RM 10,000 per annum on his/her HSBC Amanah Credit Card-i(s) for the 12 months of the preceding year to enjoy Fee Waiver on his/her Advance Account-i for the next 12 months of the subsequent year.**

The revised Terms & Conditions are available at:

<https://www.hsbcamanah.com.my/1/2/amanah/misc/terms-and-conditions>

