

AMENDMENTS TO HSBC AMANAH MORTGAGE CASHBACK CAMPAIGN MAY 2021 TERMS AND CONDITIONS (“TERMS & CONDITIONS”)

Date: 22 June 2021

Dear Valued Customers,

We would like to inform on the revision of the terms and conditions for the HSBC Amanah Mortgage Cashback Campaign May 2021. Changes are as follow:

	Current Terms and Conditions	Revised Terms and Conditions								
1.	<p>3. The Campaign is open to the Eligible Customers (as defined below) and excludes the categories of person in Clause 4 below:-</p> <table border="1"> <thead> <tr> <th>Eligible Customers</th> <th>Participation Criteria</th> </tr> </thead> <tbody> <tr> <td>Existing HSBC Amanah customers (“Eligible Customer(s)”) who receive SMS or e-Mail (EDM) invitation from HSBC Amanah to participate in this Campaign.</td> <td> <ul style="list-style-type: none"> During the Campaign Period, Eligible Customers to apply for and accept a HSBC Amanah Home Financing of minimum RM500,000 for the purpose to refinance a completed property or cash out for personal use. Maximum financing-to-value allowable is up to 80%, subject to HSBC Amanah’s credit evaluation. Lock in period of 5 years from the date </td> </tr> </tbody> </table>	Eligible Customers	Participation Criteria	Existing HSBC Amanah customers (“Eligible Customer(s)”) who receive SMS or e-Mail (EDM) invitation from HSBC Amanah to participate in this Campaign.	<ul style="list-style-type: none"> During the Campaign Period, Eligible Customers to apply for and accept a HSBC Amanah Home Financing of minimum RM500,000 for the purpose to refinance a completed property or cash out for personal use. Maximum financing-to-value allowable is up to 80%, subject to HSBC Amanah’s credit evaluation. Lock in period of 5 years from the date 	<p>3. The Campaign is open to the Eligible Customers (as defined below):-</p> <table border="1"> <thead> <tr> <th>Eligible Customers</th> <th>Participation Criteria</th> </tr> </thead> <tbody> <tr> <td>Existing HSBC Amanah customers (“Eligible Customer(s)”) who receive SMS or e-Mail (EDM) invitation from HSBC Amanah to participate in this Campaign.</td> <td> <ul style="list-style-type: none"> During the Campaign Period, Eligible Customers to apply for and accept a HSBC Amanah Home Financing of minimum RM500,000 (inclusive of legal and valuation fee) for the purpose of refinancing of a completed property to HSBC Amanah (with top up cash out for personal use if applicable) For avoidance of doubt, the following categories of refinancing are not eligible for this Campaign: </td> </tr> </tbody> </table>	Eligible Customers	Participation Criteria	Existing HSBC Amanah customers (“ Eligible Customer(s) ”) who receive SMS or e-Mail (EDM) invitation from HSBC Amanah to participate in this Campaign.	<ul style="list-style-type: none"> During the Campaign Period, Eligible Customers to apply for and accept a HSBC Amanah Home Financing of minimum RM500,000 (inclusive of legal and valuation fee) for the purpose of refinancing of a completed property to HSBC Amanah (with top up cash out for personal use if applicable) For avoidance of doubt, the following categories of refinancing are not eligible for this Campaign:
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		<p>of first disbursement applies to the HSBC Home Financing (“Lock In Period”).</p> <ul style="list-style-type: none"> • The HSBC Home Financing can be applied individually or jointly. In the case of a joint application, it is sufficient that either one the applicants shall be the Eligible Customer who receives the SMS or EDM from HSBC Amanah. 		<p>(a) Refinancing of an existing financing with HSBC/HSBC Amanah (including staff financing); and (b) Refinancing of unencumbered property.</p> <ul style="list-style-type: none"> • Maximum financing-to-value allowable is up to 80%, subject to HSBC Amanah’s credit evaluation. • Lock in period of 5 years from the date of first disbursement applies to the HSBC Amanah Home Financing (“Lock In Period”). • The HSBC Amanah Home Financing can be applied individually or jointly. In the case of a joint application, it is sufficient that either one the applicants shall be the Eligible Customer who receives the SMS or EDM from HSBC Amanah. • This Campaign is open to Malaysian residents only.
	<p>*List of applicable HSBC Amanah Home Financing includes HomeSmart-i, HomeSmart-i Advantage, HomeSmart-i Reserve, HomeSmart-i Priority. Note: HSBC Home Financing excludes refinancing of an existing financing with HSBC/ HSBC Amanah.</p> <p>4. The following categories of person are not eligible to participate in this Campaign: i. HSBC and HSBC Amanah staffs; and ii. Non Malaysian residents.</p>			
2.	5 (ii). A cashback of 1% on the accepted HSBC Home Financing amount, capped at maximum RM15,000.00 per application (“Cashback”)	4 (ii). A cashback of 1% on the accepted HSBC Amanah Home Financing amount, capped at maximum RM15,000.00 per application (“Cashback”) subject to no early settlement/termination during Lock in Period.		
3.	7. In the event the facility is early settled/terminated by the Eligible Customer at any point during the Lock In Period, the Eligible Customer agrees to compensate the Bank an amount equivalent to the sum of the	6. In the event the facility is early settled/terminated by the Eligible Customer at any point during the Lock In Period, the Eligible Customer is deemed no longer entitled for the Cashback and agrees to		

	Cashback received (“Reimbursement”) whereby such Reimbursement amount shall form part of the settlement sum.	reimburse the Bank an amount equivalent to the sum of the Cashback received (“Reimbursement”) whereby such Reimbursement amount shall form part of the settlement sum.
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The revised Terms and Conditions can be accessed via the link sent in the initial SMS/EDM.

