

AMENDMENTS TO THE HSBC AMANAH PERSONAL FINANCING-i TERMS AND CONDITIONS

10 December 2025

Dear Valued Customers,

Kindly take note that we have revised our HSBC Amanah Personal Financing-i Terms and Conditions effective 22 December 2025. Details of the amendments made can be found in the table below.

Current APF-i Terms and Conditions (August 2025 Edition)	Revised APF-i Terms and Conditions (December 2025 Edition)
<p>1. APPLICATIONS</p> <p>You agree that the Bank may decline this application and need not provide any reason or justification for its decision. If you withdraw the application at any time after submission (but before it has been approved or rejected), you shall be liable for all legal expenses, charges and disbursements incurred by the Bank.</p>	<p>1. APPLICATIONS</p> <p>You agree that the Bank may decline this application and need not provide any reason or justification for its decision.</p>
<p>4. FACILITY CREATED THROUGH MURABAHAH TRANSACTIONS</p> <p>Upon approval of the Facility, the Bank will act as your sole and exclusive agent in buying and selling Shariah compliant commodities to provide you with this financing through the following Commodity Murabahah transactions:</p> <p>Step 1: You buy Shariah compliant commodities from the Bank at the Bank's Selling Price. The Bank's Selling Price is calculated at Facility Amount (Cost Price) + Ceiling Profit Rate (CPR) p.a. CPR is equivalent to Facility Amount (Cost Price) x 20% p.a. x agreed Payment Period.</p> <p>Step 2: You sell your Shariah compliant commodities through Bursa Suq Al Sila' (or such other commodities exchange) at the price equivalent to Facility Amount (Cost Price).</p> <p>Step 3: The proceed of the sale of commodities at Step 2 above shall be</p>	<p>4. FACILITY CREATED THROUGH TAWARRUQ (VIA A COMMODITY MURABAHAH TRANSACTION)</p> <p>Upon approval of the Facility, the Bank will act as your sole and exclusive agent in buying and selling Shariah compliant commodities to provide you with this financing through the following Commodity Murabahah transactions:</p> <p>Step 1: The bank as your agent buy the commodities from the Bank at the Bank's Selling Price. The Bank's Selling Price is calculated at Facility Amount + Ceiling Profit Rate (CPR) p.a.</p> <p><i>(Note: CPR is equivalent to Facility Amount x 20% p.a. x agreed Facility Tenure. CPR is the maximum profit amount for the Bank to collect from the Customer)</i></p>

<p>paid to you via a credit into your accounts, one of which must be a deposit account: (a) opened with, or (b) an existing account with the Bank or HSBC Bank Malaysia Berhad ("HSBC Bank") in your sole name. If you have no such account, you authorise the Bank to open an HSBC Amanah Account-i for you to assist in disbursement of the Facility Amount (Cost Price) and agree to be bound by the Bank's Universal Terms and Conditions governing the account which are available at www.hsbcamanah.com.my.</p>	<p>Step 2: The bank as your agent sell the commodities to others via commodities trading platform on spot payment basis.</p> <p>Step 3: The proceeds from the sale transaction will be made available by the Bank to you in the account as specified during application.</p>
<p>-</p>	<p><i>New clause has been added</i></p> <p>5. SCOPE OF AGENCY UNDER TAWARRUQ</p> <ul style="list-style-type: none"> i. The appointment for the Bank to act as your purchase agent and sale agent shall be effective from the date of approval of the Facility and shall be unconditional and irrevocable. ii. Any brokerage fee or costs involved in the purchase and sale transactions for Commodities shall be paid by the Bank. iii. If you intend to take physical delivery of the purchased Commodities, You shall provide express request in writing to the Bank on the date when you apply for the Facility and in such event, you shall obtain all necessary licences, permits, approvals and consents to take delivery of, as well as to sell the commodities through the commodities exchange in accordance with the applicable laws and regulations and bear all costs and expenses incurred for the delivery and subsequent transfer of ownership. iv. The Bank shall act solely as your agent on a restricted limited basis (i.e. as agent on a deal-by-deal basis) to the extent expressly provided herein and shall not otherwise be regarded as

	<p>your agent in any other respect whatsoever.</p> <p>v. The Bank is hereby authorized by you to execute and deliver such documents or instruments as shall be deemed necessary by the Bank for the performance of its obligations in connection with the agency appointment matters set out herein.</p> <p>vi. The Bank shall use its reasonable efforts to ensure that the sale proceeds of the commodities shall not be less than the Bank's Purchase Price.</p> <p>vii. The appointment shall be terminated once the Facility is settled.</p>
<p>6. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank which shall constitute the approved Facility Amount (Cost Price) + Ceiling Profit Rate on deferred basis. Your Monthly Payments will be based on the Effective Profit Rate (EPR) as stated in Product Disclosure Sheet (where Facility Amount (Cost Price) x EPR refers to The Bank's Net Effective Payment). The aggregated profit based on EPR over the entire Payment Period will be the same as the flat rate (as stated in section 2 above) in relation to the Facility Amount (Cost Price). The Bank shall grant you a rebate equivalent to the difference between the CPR and EPR. EPR shall not exceed CPR at all times.</p>	<p>7. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank on deferred basis and the Bank shall grant you a rebate equivalent to the difference between the CPR and Effective Profit Rate (EPR). You are required to pay your monthly instalment by the due date as stated in the approval advice.</p>
-	<p><i>New clause has been added</i></p> <p>8. ILLUSTRATION FOR APF-I PAYMENT SCHEDULE & EARLY SETTLEMENT</p>
<p>15. EARLY SETTLEMENT</p> <p>You may make early settlement of the unpaid balance of the Bank's Net Effective Payment (equals to Facility Amount x EPR) in whole and not in part by giving the Bank at least one (1)</p>	<p>9. EARLY SETTLEMENT</p> <p>You may make early settlement of the outstanding Net Effective Payment in whole and not in part by giving the Bank at least one (1) month's prior written notice of early settlement. Notice of</p>

<p>month's prior written notice of early settlement. Notice of early settlement, once given, is irrevocable. You may be treated as if you had defaulted on a payment that is due if you fail to make payment, and the Bank may exercise any of its rights in these Terms accordingly. You understand that early settlement of the Bank's Net Effective Payment (including any early settlement arising from a demand made pursuant to an Event of Default, will not reduce the amount that you are obligated to pay, but the Bank will grant you a rebate (Ibra') on the Bank's Selling Price for any early settlement made based on the Bank's calculation. The Bank will also grant you a rebate (Ibra') if the amount due is recovered by legal process and received before the end of the Facility tenure.</p>	<p>early settlement, once given, is irrevocable. You may be treated as if you had defaulted on a payment that is due if you fail to make payment, and the Bank may exercise any of its rights in these Terms accordingly. You understand that early settlement of the outstanding Net Effective Payment (including any early settlement arising from a demand made pursuant to an Event of Default, will not reduce the amount that you are obligated to pay, but the Bank will grant you a rebate (Ibra') on the Bank's Selling Price for any early settlement made based on the Bank's calculation. The Bank will also grant you a rebate (Ibra') if the amount due is recovered by legal process and received before the end of the Facility tenure.</p>
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The revised HSBC Amanah Personal Financing-i T&C is available at www.hsbcamanah.com.my/apfi.