

## Revision of HSBC Amanah Malaysia Berhad (“HSBC Amanah”) Universal Terms & Conditions and Cardholder Agreement

13 January 2025

### Dear Valued Customer,

Effective 11 February 2025, the terms and conditions for the Use of Card, Use of Debit Card-i and Everyday Global Account-i which form part of the HSBC Amanah Universal Terms & Conditions, and the terms and conditions for the Use of Credit Card-i which form part of the HSBC Amanah Cardholder Agreement will be amended.

The amendments made are set out in the Tables below for ease of reference.

### (a) HSBC Amanah Universal Terms & Conditions

Existing Terms and Conditions (September 2024 Edition)	Revised Terms and Conditions (February 2025 Edition)
<b>Generic Terms &amp; Conditions – Clause 18. Use of Card</b>	
18. (viii) The Customer agrees that cash withdrawals carried out at ATM outside Malaysia will be debited to the account after conversion to Ringgit Malaysia at the exchange rate determined by Visa International, on the date of conversion in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International. This is not applicable to transactions performed overseas on the Everyday Global Debit Card and settled in the currencies supported in Everyday Global Account.	<i>Clause 18. (viii) removed.</i>  <i>Existing clause numbering and reference to Clause 18. (ix), (x) and (xi) updated to Clause 18. (viii), (ix) and (x).</i>
<b>Generic Terms &amp; Conditions – Clause 19. Use of Debit Card-i</b>	
19. (iii) (d) the merchant may check to ensure there are sufficient funds in the designated account by sending an authorisation request to the Bank;	19. (iii) (d) the merchant may check to ensure there are sufficient funds in the designated account by sending an authorization request to the Bank. The Bank has the discretion to decline any card transaction, even if there is sufficient credit balance in the customer’s account.

<p>19. (iii) (e) on approval for some transactions, part of the account balance may be blocked until the transaction is concluded;</p>	<p>19. (iii) (e) on approval for some transactions, part of the account balance may be on hold until the transaction is concluded. The hold amount and duration will be determined by the Bank;</p>
<p>19. (iii) (k) <i>Not Applicable</i></p>	<p><u><i>New Clause Added</i></u>  19. (iii) (k) For toll-related transactions, the Card-Not-Present (CNP) feature is automatically and permanently enabled to ensure consistent and uninterrupted toll payment experience. The Bank reserves the right to debit your designated account directly without prior notice for toll payment if the Customer manages to pass through the toll successfully using the debit card but the toll payment is not successfully charged on the same day due to insufficient funds in the designated account, system outages, technical issues and/or whatsoever reasons, and this may result in a discrepancy between the toll charge date and time versus the actual transaction date and time.</p>
<p>19. (iv) Visa - The Customer agrees that withdrawal and purchase transactions carried out in a currency other than Ringgit Malaysia will be debited to the account after conversion to Ringgit Malaysia at the exchange rate determined by Visa International, on the date of conversion in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International. This is not</p>	<p>19. (iv) Visa - The Customer agrees that withdrawal and purchase transactions carried out in a currency other than MYR will be debited to the account after conversion to MYR at the exchange rate determined by Visa International, on the date of conversion in addition to a foreign currency conversion fee of 1%. This is not applicable to transactions performed on the Everyday Global</p>

<p>applicable to transaction performed overseas (including online transactions transacted in foreign currencies) on the Everyday Global Debit Card and settled in the currencies supported in Everyday Global Account.</p>	<p>Debit Card-i and debited from the supported foreign currency credit balances. If there are insufficient credit balances in the supported foreign currency account, the funds will be debited from the MYR account balances at the exchange rate determined by Visa International or the Bank, and a 1% conversion fee will be charged.</p>
<p>19. (v) The Customer shall not use or attempt to use the debit card-i unless there are sufficient funds in the account.</p>	<p>19. (v) The Customer shall not use or attempt to use the debit card-i unless there are sufficient funds in the account. If the customer's account is overdrawn (only applicable for current account) and there is no overdraft facility, the customer must, upon the bank's demand, pay the overdrawn amount plus profit as specified in the terms and conditions governing the account.</p>
<p>19. (vi) <i>Not Applicable</i></p>	<p><u>New Clause Added</u> 19. (vi) The bank reserves the right of set-off, which may involve combining, consolidating, setting off, or transferring funds credited to the Customer's accounts to settle any amounts due or owing by the Customer to the Bank. This right of set-off may be applied between accounts even if they are in different currencies. In such cases, the Bank may perform the set-off with the necessary currency conversion at the exchange rates at the Bank's discretion.</p>
<p><b>Specific Terms and Conditions for Wealth and Personal Banking – Clause 9. Everyday Global Account-i</b></p>	
<p>9. (g) When the Customer uses the Everyday Global Debit Card-i for ATM withdrawal or purchase transactions outside Malaysia, such transaction shall be</p>	<p><i>Clause 9. (g) to 9. (j) removed.</i> <i>Existing clause numbering and reference to Clause 9. (k), (l), (m), (n), (o) and (p)</i></p>

<p>charged in the official currency of the country where the Everyday Global Debit Card-i is used, and the Bank shall debit the account with the amount of the debit card transaction in the currency it was performed, if such currency is held in the account and where there are sufficient credit balances in the foreign currency intended in the account</p> <p>9. (h) Where a currency is held/supported, and if there are insufficient funds in the foreign currency intended, the entire transaction amount shall be automatically converted into Ringgit Malaysia at the Bank's prevailing exchange rate at such times and the amount will be debited from the Ringgit Malaysia account balances, subject to sufficient credit balances.</p> <p>9. (i) Where a currency is not supported in the foreign currency intended, the Customer agrees that the Bank's prevailing exchange rate at such times and the amount will be debited from the Ringgit sufficient credit balances, at the exchange rate determined by Visa International (for VISA operated ATMs and terminals) plus administration charges, on the date of conversion. ATM Operator Fees may be incurred at HSBC and non-HSBC ATMs.</p> <p>9. (j) Any ATM withdrawal and debit card purchase transaction shall be declined if there are insufficient funds in the Ringgit Malaysia credit balances.</p>	<p><i>updated to Clause 9. (g), (h), (i), (j), (k) and (l).</i></p> <p><u><i>New Clause Added</i></u></p> <p>9. (m) For information on the usage of Everyday Global Debit Card-i, please refer to the <i>Generic Terms and Conditions - Clause 19: Use of Debit Card-i</i> in the HSBC Amanah Universal Terms and Conditions.</p>
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**(b) HSBC Amanah Cardholder Agreement**

Existing Terms and Conditions (24 December 2021 Edition)	Revised Terms and Conditions (February 2025 Edition)
<b>Clause C: Usage of Credit Card-i</b>	
<p>4. (e) For Credit Card-i transactions performed using mobile wallet, the terms and conditions in Appendix 1 (Terms and Conditions for Mobile Wallet) shall apply.</p>	<p><u>New Clause Added</u></p> <p>4. (e) For toll-related transactions, the Card-Not-Present (CNP) feature is automatically and permanently enabled to ensure consistent and uninterrupted toll payment experience. The Bank has the right to debit your Card Account directly without prior notice for toll payment if the Cardholder manages to pass through the toll successfully using the Credit Card-i but the toll payment is not successfully charged on the same day due to insufficient credit limit, system outages, technical issues and/or whatsoever reasons, and this may result in a discrepancy between the toll charge date and time versus the actual transaction date and time.</p> <p><i>Existing clause numbering and reference to Clause 4. (e), (f) and (g) updated to Clause 4. (f), (g) and (h).</i></p>