

## Changes to HSBC Amanah Malaysia Berhad (“HSBC”) Universal Terms & Conditions

11 March 2025

Dear Valued Customers,

We would like to inform you that we have updated the HSBC Universal Terms & Conditions effective 15 March 2025. The amendments made are as follows:

Current Terms and Conditions (Mar 2025 Edition)	Revised Terms and Conditions (15 Mar 2025 Edition)
<b>Clause 16 – Customer Complaints on Generic Terms &amp; Conditions</b>	
<p><b>16. Customer Complaints</b></p> <p>The Customer accepts that the complaints procedure is as follows:</p> <ul style="list-style-type: none"><li>(i) Complete and submit a Complaints Form or send a letter providing adequate details to the Bank.</li><li>(ii) The Bank will carry out an investigation into the complaint.</li><li>(iii) The Bank will notify the Customer of the outcome of the investigation. (iv) If the Customer is not satisfied with the findings of the investigation, the Customer may appeal to the Manager, Customer Experience Team and/or refer the complaint to the Ombudsman for Financial Services, Securities Industry Dispute Resolution Center or Bank Negara Malaysia (as applicable).</li></ul>	<p><b>16. Customer Complaints</b></p> <p>The Customer accepts that the complaints procedure is as follows:</p> <ul style="list-style-type: none"><li>(i) Reach out to the Bank via Contact Centre, branches or email to Customer Experience team [where contact details can be found on our/Bank Negara Malaysia (BNM) public website] with adequate details to the Bank</li><li>(ii) The Bank will carry out an investigation into the complaint.</li><li>(iii) The Bank will notify the Customer of the outcome of the investigation.</li><li>(iv) If the Customer is not satisfied with the findings of the investigation, the Customer may appeal to the Manager, Customer Experience Team and/or refer the complaint to the Financial Markets Ombudsman Service “FMOS” (formerly known as Ombudsman for Financial Services) or BNM (as applicable).</li></ul>

The revised HSBC Universal Terms and Conditions (15 March 2025 Edition) will be available on our HSBC Public Website on 15 March 2025

