

## Update on HSBC Amanah Universal Terms and Conditions

### Dear Valued Customers,

We would like to inform you that we have updated the HSBC Amanah Malaysia (“HSBC Amanah”) Universal Terms & Conditions.

The revised HSBC Amanah Universal Terms & Conditions will supersede the existing version with effect from 15 June 2026. The amendment made is as follow:

19. Use of Debit Card-i (i)	
Existing Clause	Revised Clause
(g) the Customer will not use the debit card-i for or in connection with any unlawful activity or non Shariah compliant activities or purpose (including without limitation online gambling) and which may result in the Bank rejecting transactions at POS terminals and terminating the debit card-i immediately, without any liability on the Bank; and	<p>(g) the Customer agrees to only use the Debit Card-i as follows:</p> <p>(1) for purposes permitted by Shariah and only for the purchase of halal or Shariah-approved goods and services. The decision of the Bank and/or its Shariah Committee as to whether such goods and services are Shariah compliant shall be conclusive; and</p> <p>(2) shall not use the Debit Card-i for or in connection with any unlawful activity or purpose. The Debit Card-i shall not be used at non-halal merchants which fall under the following Merchant Category categorization (and any other non-Shariah-compliant merchants which may be informed by the Bank from time to time),</p> <p>(A) Package Store - Beer, Wine, Liquor            (B) Cigar Store and Stands            (C) Government Owned Lotteries            (D) Government Licensed On-Line Casino and Horse/Dog Racing            (E) Betting            (F) Dating Services</p> <p>failing which may result in the Bank rejecting payments for the affected transactions and terminating the Debit Card-i immediately, without any liability on the Bank.</p>

The revised HSBC Amanah Universal Terms & Conditions (15 June 2026 Edition) will be available on our HSBC Public Website on 15 June 2026.

Thank you for choosing HSBC Amanah. Should you have any questions, please visit your nearest HSBC Amanah branch or contact us via our Contact Centre hotlines.

	Local call number	International call number
<b>HSBC Amanah Premier</b>	<b>1300 88 9393</b>	<b>+603 8321 5208</b>
<b>HSBC Amanah Malaysia</b>	<b>1300 80 2626</b>	<b>+603 8321 5200</b>

Issued by: HSBC Amanah Malaysia Berhad