

TERMS & CONDITIONS
HSBC Amanah Fusion Cash Reward Promotion (“Promotion”)

HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)) is referred to as “**HSBC Amanah**” and HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “**HSBC Bank**”.

PROMOTION PERIOD

1. This Promotion shall start from 15 April – 15 August 2022, both dates inclusive (“**Promotion Period**”).

ELIGIBILITY

2. This Promotion is open to new HSBC Amanah Fusion customers who:
 - a) do not have any existing 1-Biz Account/-i or Business Current Account/-i or any existing Business account with HSBC Retail Business Banking prior to the Promotion Period; and
 - b) Meet any of the participating criteria in Table 1 below during the Promotion Period(henceforth collectively referred to as “**Eligible Customer(s)**”)

For clarity, the list of products/HSBC Amanah Fusion Business Package included in this Promotion are as follows:

- a) 1-Biz Account-i
- b) HSBC Amanah Fusion Basic Package
- c) HSBC Amanah Fusion Essential Package
- d) HSBC Amanah Fusion Elite Package

(Collectively, the “**Participating Products**”)

Participation Criteria

3. Eligible Customers that meet the Participation Criteria for any of the Welcome Offer listed in Table 1 below will stand the chance to receive Cash Reward (as defined in Clause 4 below). Historically, Cash Rewards up to RM288 have been given (from 4 January 2021 to 31 May 2021 period) to customer(s) with the criteria detailed in Table 1. Any disclosure of historical cash reward herein shall not be construed as an indicative or prospective reward, nor give rise to any obligation on the part of HSBC Amanah to provide such reward in the future. The details of consideration are outlined in Clause 5 and 6.

Table 1

Participation Criteria
<p>Welcome Offer A:</p> <p>Eligible Customers must:</p> <p>a) have an existing HSBC Bank / HSBC Amanah Wealth and Personal Banking account/-i or Credit Card/-i;</p> <p>b) Open a new 1-Biz account-i and sign up for HSBC Amanah Fusion Basic/Essential/ Elite Business Package with minimum Initial Deposit of RM10,000 within 30 calendar days from the date the account-i is opened.</p>
<p>Welcome Offer B:</p> <p>Eligible Customers:</p> <p>a) Does not have any HSBC Bank / HSBC Amanah Wealth and Personal Banking account/-i or Credit Card/-i;</p> <p>b) Open a new 1-Biz account-i and sign up for HSBC Amanah Fusion Basic/Essential/Elite Business Package with minimum Initial Deposit of RM10,000 within 30 calendar days from the date the account-i is opened.</p>

The Offers & Fulfilment Conditions

4. There are two separate and distinct Welcome Offers under this Promotion. Each Welcome Offer has different Participation Criteria (as listed in Table 1 above). Eligible Customers that meet any of the Participation Criteria will stand the chance to receive Cash Reward as detailed in Table 2 below.

Table 2: Cash Reward Details Summary

Category	Cash Reward	Maximum Units	Total Cash Reward Allocation
Welcome Offer A	1unit x RM250 Cash Reward	280 units	RM70,000
Welcome Offer B	1unit x RM150 Cash Reward	160 units	RM24,000

5. The minimum deposit for Welcome Offer A refers to the total day end balance in an Eligible Customer’s 1-Biz account-i within 30 calendar days from the date the Eligible Customer’s 1-Biz account-i is opened under this Promotion. “Initial Deposit” refers to the total day end balance of the first and second deposit placement date in the 1-Biz account-i. The placement must be within 30 calendar days from the Participating Account open date for it to be recognized under this Promotion.

Cash Reward Terms and Conditions

6. The maximum units of Cash Reward to be given out under each category of the Welcome Offer A and B are listed in Table 2 above. The total Cash Reward allocated for this Promotion is Ringgit Malaysia one-hundred thousand (RM100,000) only which includes the Cash Reward for Welcome Offer C which is only applicable to HSBC Fusion Cash Reward Promotion. All Cash Reward are subject to availability and on a first come first served basis and is pooled together with "HSBC Fusion Cash Reward Promotion". HSBC Bank is the sole provider for all Cash Reward under this Promotion.
7. An Eligible Customer is entitled to participate in only one Welcome Offer. For avoidance of doubt:

Example
If an Eligible Customer has received Cash Reward for Welcome Offer A during the Promotion Period, the same Eligible Customer is no longer eligible to participate in Welcome Offer B.
8. The Cash Reward will be credited into an Eligible Customer's newly opened 1-Biz Account-i within three (3) months from the end of Promotion Period.
9. Eligible Customer(s) must maintain an active 1-Biz Account-i during the period of crediting the Welcome Offer Cash Reward. The Welcome Offer Cash Reward will be forfeited in the event the 1-Biz Account-i is closed. In the event of unsuccessful crediting by the Bank, Eligible Customer(s) will be notified. Second attempt of Cash Reward will be credited within 60 days from the date of notification. In the event of unsuccessful crediting of Cash Reward again, the Cash Reward will be forfeited.
10. HSBC Amanah will not entertain any request from Eligible Customer to give the Welcome Offer Cash Reward to a third party or credit to any other business accounts other than the 1-Biz Account-i.

GENERAL TERMS AND CONDITIONS

11. HSBC Amanah reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice and such amended terms and conditions shall prevail over any provisions or representations contained in any other Promotion materials advertising this Promotion.
12. HSBC Amanah reserves the right to substitute the HSBC Fusion Cash Reward Promotion with any item of similar value at any time with 3 days' prior notice.
13. HSBC Amanah reserve the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. Cancellation, termination or suspension by HSBC Amanah of this Promotion shall not entitle the Eligible Customer to any claim or compensation against HSBC Amanah for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
14. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental,

exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah have been advised of the possibility of such loss or damage.

15. HSBC Amanah may use any of the following modes to communicate notices in relation to this promotion to the Eligible Customer(s):
 - a) individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in the HSBC 's records;
 - b) press advertisements;
 - c) notice in the Eligible Customer(s)' composite statement(s);
 - d) display at its business premises; or
 - e) notice on HSBC Amanah's website(s)

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication / display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

16. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in so far as they apply to this Promotion.

17. The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

HSBC Amanah Universal Terms & Conditions available at www.hsbcamanah.com.my are:

- (i) Generic Terms & Conditions;
- (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
- (iv) Cardholder Agreement for HSBC Amanah Credit Card-i; and
- (v) Specific Terms & Conditions for HSBC Amanah Fusion

18. The Eligible Customer(s) shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.

19. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.

20. By participating in this Promotion, the Eligible Customer(s) agrees to be bound by Terms and Conditions and the decision of HSBC Amanah.