

TERMS AND CONDITIONS

HSBC Amanah Premier EGA-i Zero Margin FX Promotion Q1 2026 ("Promotion")

HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) ("HSBC Bank") and HSBC Amanah Malaysia Berhad, (Registration No. 200801006421 (807705-X)) ("HSBC Amanah"), (collectively referred to as "HSBC").

PROMOTION PERIOD

1. "Promotion Period" runs from 01 January 2026 to 31 March 2026 both dates inclusive.

PARTICIPATION & ELIGIBILITY

2. The Promotion is open to new and/or existing individual HSBC Amanah Premier customers who open a new sole and/or joint Everyday Global Account-i ("EGA-i") with HSBC Amanah during the Promotion Period
(Collectively known as "Eligible Customers").
3. The following categories of persons are not eligible to participate in this Promotion:
 - a. Existing individual customers who already have a sole/joint EGA-i; and
 - b. Non-individuals or corporate customers; and
 - c. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
4. Eligible Customer(s) whose Premier status is inactive and/or the Participating HSBC Amanah account(s)-i are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period will not be eligible to participate in this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers who perform the Eligible Foreign Exchange conversion at any HSBC Amanah Malaysia branches with a minimum transaction amount of RM5,000 up to maximum RM50,000 (or equivalent in foreign currency) in a single transaction using a HSBC Amanah sole or joint savings-i/current-i, Everyday Global Account-i and/or a Foreign Currency Savings Account-i ("Participating HSBC Amanah account-i") will enjoy HSBC Amanah's Zero Margin FX throughout the Promotion Period.
7. The total accumulated transaction amount throughout the Promotion Period is capped at RM50,000 or equivalent in foreign currency per customer.

8. **Eligible Foreign Exchange conversion** for this Promotion:

a. **includes:**

- (i)
- (ii) transactions between customer's saving/current account-i and Foreign Currency Savings Account-i or Everyday Global Account-i or vice versa; and
- (iii) one Foreign Currency Savings Account-i to different Foreign Currency Savings Account-i.

(cumulatively referred to as "**FX**")

b. **excludes:**

- (i) Global Money Transfers ("GMT");
- (ii) Telegraphic Transfer ("TT");
- (iii) FX via HSBC **Global** Transfers;
- (iv) Transfer to any local bank via instant transfer (DuitNow pay to account); and
- (v) InterBank GIRO.

Example:

Channel	Debit Account	Credit Account	Eligibility
Over-the-Counter	Customer A sole EGA MYR account-i	Customer A sole EGA USD account-i	Yes
Over-the-Counter	Customer A sole FCY GBP account-i	Customer A+B joint FCY AUD account-i	Yes
Over-the-Counter	Customer A sole EGA-i	Customer B sole EGA-i	No, because it is not Customer A's own account.
Over-the-Counter	Customer A+B joint MYR current account-i	Customer C account in OCBC Singapore	No, because TT transactions are excluded under this Promotion.
Online Banking	Customer A+B joint MYR account-i	Customer A sole SGD account-i	No, because the transaction is not carried out over-the-counter at a HSBC Amanah Malaysia branch.

*Note: As long as an Eligible Customer's debiting account is an Everyday Global Account-i when he/she performs an FX conversion over-the-counter at any HSBC Amanah Malaysia branch during the Promotion Period, the Eligible Customer will get to enjoy HSBC's Zero Margin FX rate.

9. HSBC's Zero Margin FX refer to the exclusive exchange rates offered by HSBC Malaysia via over-the-counter conversion during this Promotion Period against HSBC's past historical rates.

10. All FX transactions are subject to HSBC Amanah Malaysia's daily transfer limit.
11. All FX transactions are subject to Bank Negara Malaysia ("BNM") Foreign Exchange Policy. Any FX transaction that is identified as not approved by BNM's Foreign Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS & CONDITIONS

12. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, this terms shall prevail in relation to this Promotion.
15. The below terms also apply:
 - a. HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.
- HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.
16. The Eligible Customers shall be responsible for any applicable taxes.
17. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.