

**AMENDED TERMS & CONDITIONS FOR
HSBC Amanah Q2 2025 Banca-Takaful Bundling**

07 July 2025

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Amanah Q2 2025 Banca-Takaful Bundling will be amended with effect from **10 July 2025**. This Amended Terms & Conditions shall supersede the existing Amended Terms & Conditions for HSBC Amanah Q2 2025 Banca-Takaful Bundling.

The following is the clause (amended in underlined and bold) which shall reflect the Amended Terms & Conditions:

Clause	Amendments (effective 10 July 2025)						
New insertion 7	<p><u>For the purpose of this Promotion, Eligible Customer who is:</u></p> <p>(a) <u>New-to-Banca-Takaful Product means:</u></p> <p>i. <u>Eligible Customer with no inforce certificate status for any of the FWD Takaful Banca-Takaful Product in HSBC Amanah Wealth Dashboard; and Eligible Customer who has not surrendered or cancelled any FWD Takaful Banca-Takaful Product with HSBC Amanah within the last 12 months (includes cooling off cancellation).</u></p> <p>ii. <u>Eligible Customer who has not surrendered or cancelled any FWD Takaful Banca-Takaful Product with HSBC Amanah within the last 12 months (includes cooling off cancellation).</u></p> <p>(b) <u>Existing-to-Banca-Takaful Product means Eligible Customer with inforce certificate status for any of the FWD Takaful Banca-Takaful Product in HSBC Amanah Wealth Dashboard.</u></p>						
9	<p>Upon meeting the following criteria during the Promotion Period, Eligible Customer is entitled for the TD-i rates (“Promotional Rates”) as listed in Table A below, on a first come first served basis and subject to other terms and conditions herein:</p> <p>(a) Purchase any Takaful Products above together with the TD-i placement;</p> <p>(b) The minimum amount of TD-i placement is MYR 20,000;</p> <p>(c) The minimum contribution amount in Takaful Products must be in accordance with the amount stated in the respective Prospectus and Indicative Terms & Conditions (“Minimum Contribution Amount”) and the TD-i -: Takaful Product ratio and contribution payment mode provided in Table A below; and</p> <p>(d) All TD-i placements under this Promotion must be made with New Funds at HSBC Amanah branch only. Please refer to Clause 17 for the definition of New Funds;</p> <p>(e) <u>Only certificate purchased and issued from 10 July 2025 onwards is entitled to the New-to-Banca-Takaful Product Promotional Rate, subject to the definition of clause 7(a) being fulfilled; and</u></p> <p>(f) Certificate is issued by FWD Takaful by 12 August 2025.</p> <p><u>Table A</u></p> <table><tr><th>Takaful Products</th><th>TD-i Placement Amounts</th><th>Amount in Takaful Products</th><th>Ratio (TD-i : Takaful Products)</th><th>TD-i Tenure</th><th>Promotional Rates</th></tr></table>	Takaful Products	TD-i Placement Amounts	Amount in Takaful Products	Ratio (TD-i : Takaful Products)	TD-i Tenure	Promotional Rates
Takaful Products	TD-i Placement Amounts	Amount in Takaful Products	Ratio (TD-i : Takaful Products)	TD-i Tenure	Promotional Rates		

	Takaful Product (Regular Contribution)	Each TD-i placement must be a minimum of MYR20,000 (subject to Total TD-i Limit)	<p>Must meet the</p> <p>i) the Minimum Contribution Amount</p> <p>ii) the Ratio and</p> <p>iii) <u>the Contribution Payment Mode must be Yearly</u></p> <p><i>Please refer example 1</i></p>	1:1 for each placement of TD-i	Three (3) months	<p><u>Existing-to-Banca-Takaful Product(s):</u></p> <p>6.38% per annum¹</p> <p>and</p> <p><u>*New-to-Banca-Takaful Product(s):</u></p> <p><u>8.38% per annum²</u></p> <p><i>*Only applicable for certificate(s) purchased and issued from 10 July 2025 onwards</i></p>
	Takaful Product (Single Contribution)	Each TD-i placement must be a minimum of RM20,000 (subject to Total TD-i Limit)	<p>Must meet</p> <p>i) the Minimum Contribution Amount and</p> <p>ii) the Ratio,</p> <p><i>Please refer example 2</i></p>	1:3 for each placement of TD-i	Three (3) months	<p><u>Existing-to-Banca-Takaful Product(s):</u></p> <p>6.38% per annum¹</p> <p>and</p> <p><u>New-to-Banca-Takaful Product(s):</u></p> <p><u>8.38% per annum²</u></p> <p><i>*Only applicable for certificate(s) purchased and issued from 10 July 2025 onwards</i></p>
<p>¹Annual effective rate for 3 months TD-i rate 6.38% per annum is 3.43% per annum with current 9 months board rate of 2.45% per annum.</p> <p><u>²Annual effective rate for 3 months TD-i rate 8.38% per annum is 3.93% per annum with current 9 months board rate of 2.45% per annum.</u></p>						

The Amended Terms & Conditions for HSBC Amanah Q2 2025 Banca-Takaful Bundling is available [here](#)