

AMENDMENTS TO THE HSBC AMANAH PERSONAL FINANCING-I ("FACILITY") TERMS AND CONDITIONS

16 July 2025

Dear Valued Customers,

Kindly take note that we will be updating the existing HSBC Amanah Personal Financing-i T&C and it will be superseded by the following revised terms and conditions effective 22 July 2025:-

Current Terms and Conditions (March 2023 Edition)	Revised Terms and Conditions (July 2025 Edition)
<p>4. FACILITY CREATED THROUGH MURABAHAH TRANSACTIONS</p> <p>Upon approval of the Facility, the Bank will act as your sole and exclusive agent in buying and selling Shariah compliant commodities to provide you with this financing through the following Commodity Murabahah transactions:</p> <p>Step 1: You buy Shariah compliant commodities from the Bank at the Bank's Selling Price (Cost Price plus profit at the Profit Rate p.a.).</p> <p>Step 2: You sell your Shariah compliant commodities through Bursa Suq Al Sila' (or such other commodities exchange) at the Cost Price (Facility Amount).</p> <p>Step 3: The Cost Price (Facility Amount) shall be paid to you by a credit into your accounts, one of which must be a deposit account: (a) opened with, or (b) an existing account with the Bank or HSBC Bank Malaysia Berhad ("HSBC Bank") in your sole name. If you have no such account, you authorise the Bank to open an HSBC Amanah Account-i for you and agree to be bound by the Bank's Universal Terms and Conditions governing the account which are available at www.hsbcamanah.com.my.</p>	<p>4. FACILITY CREATED THROUGH MURABAHAH TRANSACTIONS</p> <p>Upon approval of the Facility, the Bank will act as your sole and exclusive agent in buying and selling Shariah compliant commodities to provide you with this financing through the following Commodity Murabahah transactions:</p> <p>Step 1: You buy Shariah compliant commodities from the Bank at the Bank's Selling Price. The Bank's Selling Price is calculated at Facility Amount (Cost Price) + Ceiling Profit Rate (CPR) p.a. CPR is equivalent to Facility Amount (Cost Price) x 20% p.a. x agreed Payment Period.</p> <p>Step 2: You sell your Shariah compliant commodities through Bursa Suq Al Sila' (or such other commodities exchange) at the price equivalent to Facility Amount (Cost Price).</p> <p>Step 3: The proceed of the sale of commodities at Step 2 above shall be paid to you via a credit into your accounts, one of which must be a deposit account: (a) opened with, or (b) an existing account with the Bank or HSBC Bank Malaysia Berhad ("HSBC Bank") in your sole name. If you have no such account, you authorise the Bank to open an HSBC Amanah Account-i for you to assist in disbursement of the Facility Amount (Cost Price) and agree to be bound by the Bank's Universal Terms and Conditions governing the account which are available at www.hsbcamanah.com.my.</p>

<p>6. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank. The Bank's Selling Price refers to the Cost Price (Facility Amount) plus profit at CPR p.a. (where profit at CPR equals to Cost Price (Facility Amount) x 20% p.a. x agreed Payment Period). Your Monthly Payments will be based on the Effective Profit Rate (EPR) as stated in Product Disclosure Sheet (where profit at EPR equals to Cost Price x EPR refers to The Bank's Net Effective Payment). The aggregated profit based on EPR over the entire Payment Period will be the same as the flat rate (as stated in section 2 above) in relation to the Facility Amount. The Bank shall grant you a rebate equivalent to the difference between the CPR and EPR. EPR shall not exceed CPR at all times.</p>	<p>6. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank which shall constitute the approved Facility Amount (Cost Price) + Ceiling Profit Rate on deferred basis. Your Monthly Payments will be based on the Effective Profit Rate (EPR) as stated in Product Disclosure Sheet (where Facility Amount (Cost Price) x EPR refers to The Bank's Net Effective Payment). The aggregated profit based on EPR over the entire Payment Period will be the same as the flat rate (as stated in section 2 above) in relation to the Facility Amount (Cost Price). The Bank shall grant you a rebate equivalent to the difference between the CPR and EPR. EPR shall not exceed CPR at all times.</p>
<p>15. EARLY SETTLEMENT</p> <p>You may make early settlement of the unpaid balance of the Bank's Net Effective Payment in whole and not in part by giving the Bank at least one (1) month's prior written notice of early settlement. Notice of early settlement, once given, is irrevocable. You may be treated as if you had defaulted on a payment that is due if you fail to make payment, and the Bank may exercise any of its rights in these Terms accordingly. You understand that early settlement of the Bank's Net Effective Payment (including any early settlement arising from a demand made pursuant to an Event of Default, or if payment is made under the terms of Takaful Coverage, where applicable) will not reduce the amount that you are obligated to pay, but the Bank will grant you a rebate (Ibra') on the Bank's Selling Price for any early settlement made based on the Bank's calculation. The Bank will also grant you a rebate (Ibra') if the amount due is recovered by legal process and received before the end of the Facility tenure.</p>	<p>15. EARLY SETTLEMENT</p> <p>You may make early settlement of the unpaid balance of the Bank's Net Effective Payment (equals to Facility Amount x EPR) in whole and not in part by giving the Bank at least one (1) month's prior written notice of early settlement. Notice of early settlement, once given, is irrevocable. You may be treated as if you had defaulted on a payment that is due if you fail to make payment, and the Bank may exercise any of its rights in these Terms accordingly. You understand that early settlement of the Bank's Net Effective Payment (including any early settlement arising from a demand made pursuant to an Event of Default, will not reduce the amount that you are obligated to pay, but the Bank will grant you a rebate (Ibra') on the Bank's Selling Price for any early settlement made based on the Bank's calculation. The Bank will also grant you a rebate (Ibra') if the amount due is recovered by legal process and received before the end of the Facility tenure.</p>

18. HOW TO DEAL WITH INVALIDITY OF TERMS

If any of these Terms are prohibited or unenforceable by law or found to be contrary to Shariah principles, the remaining Terms shall remain valid, or continue to be valid in any other jurisdiction where the law or Shariah interpretation provides that it is valid.

18. HOW TO DEAL WITH INVALIDITY OF TERMS

If any of these Terms are illegal, invalid or unenforceable by law of any jurisdiction, neither the legality, validity or enforceability of the remaining Terms nor the legality, validity or enforceability of such Terms under the law of any other jurisdiction will in any way be affected or impaired. In addition, you agree not to dispute or challenge the validity or enforceability of the Terms on the grounds that such Terms are not, or may not be, in accordance with Shariah principles or standards.

The revised HSBC Amanah Personal Financing-i T&C is available [here](#).

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