

Amendments to Terms & Conditions for HSBC/HSBC Amanah Premier Elite Luxury Retreat Promotion

26 June 2025

Dear Valued Customers,

We hereby give notice that the Amended Terms & Conditions for HSBC/HSBC Amanah Premier Elite Luxury Retreat Promotion will supersede the existing Terms & Conditions **with effect from 4 July 2025**.

The following is the revision made:

Existing	New
<u>Clause 2</u> 2. "Promotion Period" runs from <u>1 January 2025 to 30 June 2025</u> , both dates inclusive.	<u>Clause 2</u> 2. "Promotion Period" runs from <u>1 January 2025 to 31 December 2025</u> , both dates inclusive.
	<u>Added new Clause 5</u> Average TRB calculation is based on the average daily TRB of the calendar month. It is calculated based on the total sum of the end day TRB and divided by the number of days in the month.
	<u>Added new Clause 8</u> <u>For the avoidance of doubt, the term 'new subscriptions' shall exclude subscriptions using funds/proceeds</u>

	<p>from redemption, cancellation, maturities and autocall (applicable for structured products/-i only) of existing investment/Shariah-compliant investment or insurance/takaful products.</p> <p>(New investment/Shariah-compliant investment products and new insurance/takaful products are collectively referred to as "Participating Wealth Products")</p>
<p>Clause 8 (Table 1): Participation Criteria</p> <p>i. Fulfil and maintain the minimum TRB requirement of RM10,000,000 ; AND</p> <p>ii. Place a minimum of RM 5,000,000 or foreign currency equivalent into new investment or insurance products or a combination of both within the Promotion Period.</p> <p>The minimum placement of RM5,000,000 or foreign currency equivalent into new investment or insurance products will form part of the minimum TRB of RM10,000,000 during the Promotion Period.</p>	<p>Clause 9 (Table 1) Participation Criteria</p> <p>i. Fulfil and maintain the minimum average TRB requirement of RM10,000,000 ; AND</p> <p>ii. Place a minimum of RM 5,000,000 or foreign currency equivalent into new Participating Wealth Products within the Promotion Period <u>pursuant to clause 8 above.</u></p> <p><i>Note:</i> <i>The minimum placement of RM5,000,000 or foreign currency equivalent into new <u>Participating Wealth Products</u> will form part of the minimum TRB of RM10,000,000 during the Promotion Period.</i></p>
	<p><u>Added new Clause 10</u></p> <p>Eligible Customer(s) who fulfill the criteria set out above during the Promotion Period shall be entitled to redeem one (1) a complimentary luxury retreat stay, on a one-time basis only, subject to the applicable</p>

	<p>terms and conditions of this Promotion. For avoidance of doubt, in respect of joint account, only one (1) Reward will be given per joint account.</p>
	<p><u>Added new Clause 20</u></p> <p>Enrich points may be redeemed for a variety of travel and lifestyle benefits under the Enrich Travel & Lifestyle Loyalty Programme.</p> <p>Note: As of July 2025, 37,200 Enrich points may redeem 2 return Malaysia Airlines (MAS) Business Class (Enrich Saver) tickets from Kuala Lumpur to Langkawi.</p> <p>Points required for flight redemption are based on fares and vary according to flight and seat availability, passenger demand and seasonality and ticket conditions. Please refer to Malaysia Airlines website for more details.</p>

The relevant Amended Terms & Conditions for HSBC/HSBC Amanah Premier Elite Luxury Retreat Promotion are available on the respective websites.