

## REVISION OF HSBC AMANAH MALAYSIA BERHAD ("HSBC AMANAH") UNIVERSAL TERMS & CONDITIONS (UTC)

11 August 2025

Dear Valued Customers,

We hereby give notice that a revised HSBC Amanah Universal Terms & Conditions (UTC) will come into effect from 14 August 2025. You may find the revisions made (in strikethrough, underlined and bold in the followings:

Section	Amended Terms & Conditions
Generic Terms & Conditions	18. Use Of Card
	(ii) Any Card retained by the ATM or automated facilities located: (a) within the Bank's or HSBC Amanah's premises and not collected after <del>27</del> banking days from date of retention; or (b) outside the Bank's or HSBC Amanah's premises; shall be destroyed. Issuance fee for new Card will apply if Customer later requests for a Card.
	<del>(vi) Any Customer to a joint account who has ceased to have joint authority shall cease using the Card and immediately surrender the Card to the Bank. The Bank shall not be held liable for any action, suits, proceedings, claims, demands, losses, costs, damages and any expense which may be incurred in connection with the continued use of the Card by such Customer and for any losses caused.</del>
	21. Foreign Currency Cheques
	(iii) The Customer further acknowledges and agrees: (a) that the Bank may <del>in its discretion</del> refuse to accept for collection or purchase any foreign currency cheque, bill or other instrument notwithstanding that there is no irregularity or alteration on such foreign currency cheque, bill or other instrument or that an alteration has been countersigned by the Customer as the Bank may not be able to provide clearing assistance on the same;
	<del>(b) that the Bank is not obliged to give its reasons for exercising its discretion to refuse to accept for collection or purchase any foreign currency cheque, bill or other instrument; and (c) that the Bank shall not be liable for any loss suffered by the Customer.</del>

<p>Specific Terms &amp; Conditions For HSBC Amanah Premier and HSBC Amanah Advance</p>	<p>1. Premier and Advance Account-i</p> <p>e. The Customer agrees not to:</p> <ul style="list-style-type: none"> <li><del>• write any notations on the face of a cheque, and if any are written, the Bank has the right to ignore the notations without being liable to the Customer;</del></li> <li>• make any <del>changes</del> <b>alterations</b> on a cheque, and the Bank has the right to dishonour and return a cheque which the Bank views as having any changes, even if countersigned by the authorised signatories;</li> </ul>
	<p>3. Premier Junior Savers Account-i</p> <p>i. The Parent agrees that the Bank is not responsible to monitor that the Junior Savers Account-i is used for its intended purpose by the Parent and/or the Child and the Parent holds the Bank harmless from any claim and shall indemnify the Bank for any losses and damages arising from any such claim except where losses and damages <del>are directly attributable to</del> <b>that are caused by</b> the Bank's negligence or default.</p>
	<p>4. Services – HSBC Amanah Premier</p> <p>d. Re-designation, etc of Premier Account-i</p> <p>(vi) The Bank cannot be held liable or responsible for any loss incurred by or inconvenience to a Customer as a result of any re-designation/auto-conversion and this shall include without limitation, any loss incurred by or inconvenience to a Customer as a result of the granting, termination, cancellation or adjustment of any features in connection therewith <b><u>as long as the Bank complies with the Clause 4(d) herein.</u></b></p>

	<p>5. Services – HSBC Amanah Advance</p> <p>d. Re-designation, etc of Advance Account-i</p> <p>(vii) The Bank cannot be held liable or responsible for any loss incurred by or inconvenience to a Customer as a result of any re-designation/auto-conversion <del>after providing the Customer with reasonable prior notice</del> and this shall include without limitation, any loss incurred by or inconvenience to a Customer as a result of the granting, termination, cancellation or adjustment of any features in connection therewith <b><u>as long as the Bank complies with the Clause 5(d) herein.</u></b></p>
Specific Terms & Conditions For Wealth & Personal Banking	<p>5. Amanah Current and Basic Current Account-i</p> <p>(e) The Customer agrees:</p> <ul style="list-style-type: none"> <li><del>not to write any notations on the face of a cheque, and if any are written, the Bank has the right to ignore the notations without being liable to the Customer; and</del></li> <li>not to make any <del>changes</del> <b><u>alterations</u></b> on a cheque, and the Bank has the right to dishonour and return a cheque which the Bank views as having any changes, even if countersigned by the authorised signatories.</li> </ul>

The revised Terms & Conditions for HSBC Amanah Universal Terms & Conditions will be available on our HSBC Amanah Public Website on 14 August 2025.