

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

10 March 2026

Dear Valued Customers,

Kindly take note that we have revised the existing HSBC Amanah Personal Financing-i T&C effective 23 Mar 2026. Following are the revisions made (as underlined):

Current Terms and Conditions (December 2025 Edition)	Revised Terms and Conditions (March 2026 Edition)
<p>7. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank on deferred basis and the Bank shall grant you a rebate equivalent to the difference between the CPR and Effective Profit Rate (EPR). You are required to pay your monthly instalment by the due date as stated in the approval advice.</p>	<p>7. WHAT YOU HAVE TO PAY</p> <p>You shall pay the Bank's Selling Price to the Bank on deferred basis and the Bank shall grant you a rebate equivalent to the difference between the CPR and Effective Profit Rate (EPR). You are required to pay your monthly instalment by the due date as stated in the approval advice. <u>For avoidance of doubt, the profit is calculated using Effective Profit Rate on a reducing balance basis and is computed daily from the date the Facility Amount is disbursed.</u></p>

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

HSBC Amanah Malaysia Berhad 200801006421 (807705-X)