

TERMS & CONDITIONS

HSBC Amanah Save & Maintain Promotion Q12026 (“Promotion”)

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“**HSBC Bank**”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”) (collectively as “**HSBC**”).

PROMOTION PERIOD

2. “**Promotion Period**” runs from **25 February 2026 to 31 March 2026**, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected customers who received voice call from HSBC regarding this Promotion AND apply for at least one of the Participating Products as set out in Table 1 below during the Promotion Period:
 - (a) one (1) Savings Account-i; and
 - (b) one (1) Credit Card-i

Table 1: Participating Product(s)

| | |
|---|---|
| Participating Savings Account-i | <ul style="list-style-type: none">• HSBC Amanah Advance Account-i• HSBC Amanah Advance Everyday Global Account-i <p>*only sole account(s) are eligible</p> |
| Participating HSBC Credit Card-i (“Credit Card-i”) | <ul style="list-style-type: none">• HSBC Amanah MPower Platinum Credit Card-i |

4. Selected customers include: :
 - (a) “**New to Bank Customers**” refers to new customers who do not hold any banking products with HSBC in the past 12 months prior to the starting date of the Promotion Period.
 - (b) “**Existing Supplementary Cardholders**” refers to existing customers who hold only HSBC supplementary credit card/-i(s) and do not maintain any other banking products with HSBC.

(Collectively referred to as “Eligible Customer(s)”)
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Existing Customers who hold HSBC current account/-i or savings account(s)/-i with HSBC;
 - (b) Existing Customer(s) who have cancelled his/her banking products in the past twelve (12) months prior to the date of Participating Product application under this Promotion;
 - (c) Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s);
 - (d) Cardholder(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - (e) Non individual or corporate customers; and/ or
 - (f) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Participating Product(s) is are dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfillment of the Reward will not be eligible to join and/or receive any Reward under this Promotion.

PROMOTION MECHANICS

7. Historically, Eligible Customer(s) who applied for Participating Product(s) and completed the application and thereafter fulfilled the Participating Criteria was receiving Hibah (Rewards) as stipulated in Table 2 below.
8. Similarly, this Promotion’s rewards and mechanics are strictly based on the historical disclosures. Any disclosure of historical rewards shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such reward in the future. The provision of Reward is not guaranteed but may be given at HSBC Amanah’s sole discretion. The customer may or may not be considered to receive the reward.

9. Table 2 below sets out the historical Reward awarded from 1 September 2022 to 1 August 2025 (“Historical Period”).

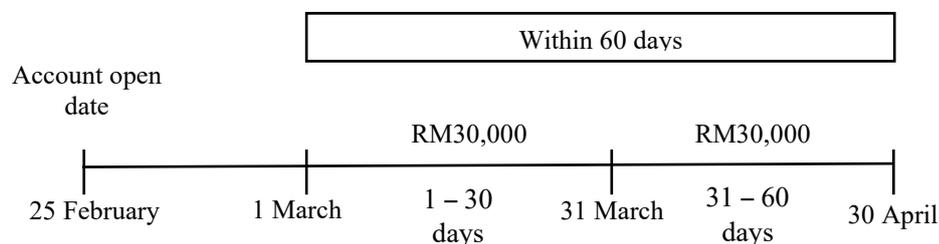
Table 2: Historical Reward and Consideration Criteria

| Customer Segment | Consideration Criteria | Historical Reward |
|---|---|-------------------|
| (i) New to Bank (i) Existing Supplementary Cardholders-i | i. Open a Participating Savings Account-i and maintain minimum TRB ¹ of RM30,000 & above within 60 days ² ; <u>and</u> ii. Must apply and hold an active Participating HSBC credit card-i ³ | RM600 Cashback |

Note:

¹ Total Relationship Balance (TRB) includes any Deposits in Current Account-i, Savings Account-i, Term Deposit-i, and/or Investments in Shariah-compliant Unit Trust funds, Structured Investment-i, Dual Currency Investment-i and/or Sukuk, and/or Cash Value from Family Takaful products with investment-linked and savings components.

² 60 days was calculated from the 1st day of the next calendar month following the day of account opening. Please see illustration below:



³ The application dates for the Participating Savings Account-i and the Participating HSBC Credit Card-i should not be more than 30 calendar days apart.

10. For the purpose of this Promotion, TRB was calculated based on **Monthly Average TRB:**

$$\text{Monthly Average TRB} = \frac{\text{sum of daily day-end TRB for a given month within the 60 days}^2}{\text{number of days in that month}}$$

11. An illustration on Monthly Average TRB using 30-day calendar month:

| Date | Daily Day-End TRB |
|--|-------------------|
| 1 st to 15 th (15 days) | RM 50,000 |
| 16 th to 30 th (15 days) | RM 35,000 |

| | |
|------------------------------------|--|
| Total Daily Day-End TRB | (RM 50,000 x 15 days) + (RM 35,000 x 15 days) = RM 1,275,000 |
| Number of days in the month | 30 days |
| Monthly Average TRB | RM 1,275,000 / 30 days = RM 42,500 |

12. To be considered for the Reward the following requirements was met:

- (i) the Participating Product signed up must be within Promotion Period;
- (ii) For New to Bank customer & Existing Supplementary Cardholder who have applied for the Participating HSBC credit card-i, the application dates for the Participating Savings Account-i and the Participating HSBC Credit Card-i should not be more than 30 calendar days apart; and

(iii) To be considered for the Reward of RM600 Cashback, Eligible Customer(s) met the minimum TRB of RM30,000 in any one month within the 60 days².

13. Cashback will be credited to Eligible Customer's first HSBC primary credit card-i within 120 days after the Consideration Criteria is fulfilled and will be reflected in the Eligible Customer's first HSBC primary credit card-i statement following month after crediting.
14. The Reward was not transferable and cannot be exchanged for cash, credit or in kind.
15. HSBC Amanah reserves the right to substitute the Reward with any other item of similar value at any time with three (3) days prior notice.

Cashback

16. Eligible Customer is only entitled to receive the Reward once even if the Eligible Customer applies for more than one (1) Participating Product-i
17. If the Eligible Customer hold more than one (1) HSBC primary credit card-I, the Reward was credited to the Eligible Customer's first primary credit card.

GENERAL TERMS & CONDITIONS

18. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
19. HSBC Amanah may communicate to the Eligible Customer in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer's credit card statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
20. These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Promotion. In the event of inconsistency, these terms shall prevail in relation to this Promotion.
21. The below terms also apply:
 - a. HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my;
 - b. HSBC Amanah Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
22. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Customer(s) shall be responsible for any applicable taxes.
24. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.