

TERMS & CONDITIONS

HSBC Amanah Advance Payroll Cash Reward Promotion (“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 8 April 2024 to 30 June 2024, both dates inclusive.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Amanah Advance and HSBC Amanah Card-only customers who open any of the following participating savings account(s) for salary crediting purposes (“Eligible Customers”) during the Promotion Period:
 - a. HSBC Amanah Advance Account-i;
 - b. HSBC Amanah Advance Everyday Global Account-i(hereinafter collectively referred to as the “Participating Account(s)”).
4. “New HSBC Amanah Advance customers” is defined as new-to-bank customers who do not hold any existing HSBC Amanah products.
5. “HSBC Amanah Card-only customers” is defined as existing HSBC customers who hold any of HSBC credit card facilities only.
6. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Joint account holders; and
 - b. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
7. Eligible Customer(s) whose Advance status is inactive and/or the Participating Account is not activated, closed, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this Promotion.

PROMOTION MECHANICS

8. Historically, Eligible Customer(s) who opened a new participating account as set out in Clause 3 and fulfilled the following Promotion Categories as per Table 1 below received hibah (Cash Reward) in their Participating Account(s). Table 1 below sets out the historical Cash Reward awarded in January 2024 (“Historical Period”).

Table 1: Historical Cash Reward Criteria

Monthly Gross Salary	Participating Categories	Cash Reward Awarded
RM5,000 and above	Eligible Customers credited monthly salary for at least three (3) consecutive months to the Participating Account(s) commencing on Account Opening Month*.	1 x RM100 Cash Reward

* Account Opening Month refers to the month that the Participating Account(s) is successfully opened.

9. This Promotion’s rewards and mechanics are strictly based on the historical disclosures. The reward given is not guaranteed but may be given at HSBC Amanah’s sole discretion. Any disclosure of the reward herein shall not be construed as an indicative or prospective rate of return, nor give rise to any obligation on the part of HSBC Amanah to provide such Cash Reward in the future.
10. The Cash Reward (if any) may be credited into the Eligible Customer’s Participating Account(s) as stipulated in table below on the sole discretion of the bank.

Account Opening Month	Salary Crediting Months (with full salary)	Cash Reward Fulfilment By
April 2024	April, May & June 2024	31 August 2024
May 2024	May, June & July 2024	30 September 2024
June 2024	June, July & August 2024	31 October 2024

11. For avoidance of doubt, the crediting of the Eligible Customer's monthly salary to any one of the Participating Account(s) must commence on the Account Opening Month. In the event the salary credited during the Account Opening Month is not a full month's salary, the full salary must be credited in the following month after the Account Opening Month. If the Eligible Customer's full salary is only credited 2 months after the Account Opening Month, he/she will not be entitled for the Cash Reward as illustrated below:

Account Opening Month	3 Consecutive Months Salary Crediting (with full salary)	Cash Reward Fulfilment By
April 2024	May, June & July 2024	30 September 2024
April 2024	June, July & August 2024	Not eligible for Cash Reward

12. Each Eligible Customers may receive only one (1) unit of Cash Reward under this Promotion.
13. In the event the Eligible Customer opens more than one (1) Participating Account, the Eligible Customer may only receive one (1) unit of Cash Reward which is payable to the Participating Account that is opened for salary crediting purposes.
14. The total allocation of Cash Reward to be given out under this Promotion is 3,400 units and is pooled together with HSBC Advance Payroll Cash Reward Promotion HSBC Bank is the sole provider of all the Cash Reward under this Promotion.
15. HSBC Amanah Savings Accounts are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

GENERAL TERMS & CONDITIONS

16. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
17. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
- electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's account statement(s) or composite statement;
 - display at its business premises; or
 - notice on HSBC internet website(s);
- such notices shall be deemed to be effective on and from the 4th day after its delivery.
18. 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, this terms shall prevail in relation to this Promotion.
19. The below terms also applies :
- HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my; and
 - HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
20. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.

21. The Eligible Customers shall be responsible for any applicable taxes.
22. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.