

**TERMS & CONDITIONS**  
*HSBC Amanah Financial Prosperity Campaign 2026 ("Promotion")*

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("HSBC Amanah") for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) ("FWD Takaful") which is distributed by HSBC Amanah. This Promotion is sponsored by HSBC Amanah and FWD Takaful.

**PROMOTION PERIOD**

2. This Promotion runs from 01 January 2026 – 31 March 2026, both dates inclusive ("Promotion Period").

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to existing HSBC Amanah customers who are aged 18 years and above ("Eligible Customer").
4. For the purpose of this Promotion, participating product is ("Participating Product"):
  - i) Regular Contribution Plan (RP):
    - a) Takaful Future Income

**PROMOTION MECHANICS**

5. The Eligible Customer who fulfills the following criteria will be rewarded with Cashback stated in Table A based on the contribution amount per certificate.
  - i) Purchase in Participating Product listed in Clause 4 above and submits his/her application during the Promotion Period; and
  - ii) Meets and pays the contribution accordance with the minimum amount stated in the respective product disclosure sheet for the participating contribution plan below:
    - a) SP; or
    - b) RP whereby the contribution payment mode must be **Annual**; and
  - iii) Certificate is issued by FWD Takaful.

**Table A:**

<b>Participating Product</b>	<b>Cashback</b>
Regular Contribution Plan (must be <b>Annual</b> contribution mode):  i) Takaful Future Income	2% on contribution amount Please see Example 1

**Example 1**

Eligible Customer purchased a Takaful Future Income with Annual contribution mode of MYR 1,000,000 during the Promotion Period. Eligible Customer will receive a Cashback of MYR 20,000.

6. Eligible Customer is only entitled for one (1) Cashback per certificate. However, Eligible Customer may purchase multiple certificates of the Participating Product to receive more Cashback.
7. The Cashback will be credited to Eligible Customer's direct credit account, as stated in the Banca-Takaful application form, within two (2) months after the end of Promotion Period, provided that the application and payment of the Banca-Takaful contribution is accepted by FWD Takaful.
8. If Eligible Customer exercises cooling-off rights, cancel, surrender, or revise plan benefits (i.e. reduce sum covered, reduce contribution, perform partial withdrawal) within first 15 days upon certificate issued, the Eligible Customer will not be entitled to the Cashback, and any such

Cashback shall be forfeited.

9. The Cashback is not transferable and cannot be exchanged for gift, credit or in kind.
10. HSBC Amanah reserves the right to substitute Cashback with any other item of similar value at any time with five (5) days' prior notice.

#### **GENERAL TERMS & CONDITIONS**

11. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with three (3) days' prior notice.
12. HSBC Amanah may communicate to the Eligible Customer in relation to this Promotion via:
  - i) via electronic means;
  - ii) press advertisements;
  - iii) display at its business premises; or
  - iv) notice on HSBC Amanah internet website(s);such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.
13. These Terms and Conditions are in addition and must be read together with the product 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.
14. The below terms also apply:
  - i) Universal Terms & Conditions (“**UTCs**”) of HSBC Amanah. The UTCs are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - ii) The respective terms and conditions for the Participating Product(s); and
  - iii) HSBC Amanah’s Notice Relating to the Personal Data Protection Act 2010.
15. 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.
16. The Eligible Customers shall be personally responsible for any applicable taxes, rates.
17. HSBC Amanah’s decision on all matters relating to this Promotion shall be final and binding.
18. FWD Takaful being the underwriter of the Participating Product and responsible for the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC Amanah is a third-party distributor and accepts no liability for the products and services offered by FWD Takaful.