

## TERMS & CONDITIONS

### HSBC Amanah Premier Q3 2024 Wealth Bundling ("**Promotion**")

#### PROMOTION PERIOD

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**").
2. "**Promotion Period**" runs from 1 July 2024 to 30 September 2024, both dates inclusive.

#### PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Amanah Premier customers, including those whose accounts are:
  - (a) being upgraded as HSBC Amanah Premier within the Promotion Period; or
  - (b) inactive or dormant but re-activated within the Promotion Period.
4. The following categories of persons are **not eligible** to participate in this Promotion:
  - (a) Permanent and/or contract employees of HSBC;
  - (b) Age below 18 years old; and
  - (c) non-individual or corporate HSBC Amanah customers.

("Eligible Customers").

5. Eligible Customer whose current account saving account(s) ("**CASA-i account**") and/or deposit account(s) are suspended/closed throughout the Promotion Period or during fulfilment of the TD-i placement profit, will not be entitled for the Promotional Rates. In the event any of these events take place, the existing Promotional Rates TD-i placement will be uplifted and a new TD-i will be placed on prevailing 3 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

*Example: Eligible Customer made the Promotion Rates TD-i placement under this Promotion on 1 July 2024. However, Eligible Customers closed the CASA account on 2 July 2024. The Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on 3 July 2024 at the prevailing board rate. Backdating of TD-i for the profit from 1 July 2024 to 2 July 2024 is not allowed.*

#### PROMOTION MECHANICS

6. The products and propositions included in this Promotion are as follows:
  - (a) HSBC Amanah Premier;
  - (b) Malaysian Ringgit ("**MYR**") and US Dollar ("**USD**") HSBC Amanah Term Deposit-i ("**TD-i**") (Protected by Perbadanan Insurans Deposit Malaysia up to RM 250,000 for each depositor);

- (c) Open-Ended Shariah-Compliant Unit Trust ("**UT**") Funds (Equity/ Mixed Assets/ Sukuk) with a minimum Front-End Load ("**FEL**") of 2% (exclusive of any applicable tax) that are distributed by HSBC Amanah;
  - (d) Structured Investments-i excluding Non-Principal Protected Autocallable Equity/ETF Linked Structured Investment-i with tenure below 1 year; and
  - (e) Foreign currency denominated sukuk ("**FCY Sukuk**"), excluding Malaysian Ringgit denominated sukuk and Certificate of Deposits.
7. For the purpose of this Promotion:
- (a) Products in Clause 6(c) to 6(e) are referred to as "**Wealth Products**".
  - (b) FEL is the upfront cost that an investor incurs upon subscription/ purchase of Open-Ended Shariah-Compliant UT Funds (Equity/ Mixed Assets/ Sukuk).
8. Upon meeting the following criteria during the Promotion Period, Eligible Customer(s) is entitled for the TD-i rates ("**Promotional Rates**") as listed in Table A below, on a first come first served basis and subject to other terms and conditions herein:
- (a) The Wealth Products are invested together with the TD-i placement;
  - (b) The minimum amount of TD-i placement is RM 50,000 or equivalent in USD;
  - (c) The minimum investment amount in Wealth Products must be in accordance with the amount stated in the respective Prospectus and Indicative Terms & Conditions ("**Minimum Investment Amount**") and the TD-i : Wealth Product ratio provided in Table A below ("**Ratio**"); and
  - (d) All TD-i placements under this Promotion must be made with New Funds at HSBC Amanah branch only. Please refer to Clause 16 for the definition of New Funds.

**Table A**

Wealth Products	TD-i placement amounts	Amount in Wealth Products during Promotion Period	Ratio (TD-i : Wealth Products)	TD-i Tenure	Promotional Rates
Open-Ended Shariah-Compliant UT Funds (Equity/Mixed Assets/Sukuk) with minimum FEL of 2%	Each TD-i placement must be a minimum of RM 50,000 or equivalent in USD for each Eligible Customer (subject to Total TD-i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD-i  <i>Please refer example 1</i>	1:1 for each placement of TD-i with Open-Ended Shariah-Compliant UT Funds (Equity/ Mixed Assets/ Sukuk)	Three (3) months	5.28% per annum (for MYR TD-i) or 6.28% per annum (for USD TD-i)

Structured Investments-i	Each TD-i placement must be a minimum of RM 50,000 or equivalent in USD for each Eligible Customer (subject to Total TD-i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD-i <i>Please refer example 2</i>	1:2 for each placement of TD-i with Structured Investments	Three (3) months	5.28% per annum (for MYR TD-i) or 6.28% per annum (for USD TD-i)
Foreign currency denominated sukuk ("FCY Sukuk")	Each TD-i placement must be a minimum of RM50,000 equivalent in USD for each Eligible Customer (subject to Total TD-i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD-i <i>Please refer example 3</i>	1:2 for each placement of TD-i with FCY Sukuk	Three (3) months	6.28% per annum (for USD TD-i)

### **Example 1**

*If an Eligible Customer makes a single TD-i placement of RM 100,000 and invests a minimum of RM 100,000 in Open-Ended Shariah-Compliant UT Funds (Equity/ Mixed Assets/ Sukuk) (whether in 1 or multiple Open-Ended Shariah-Compliant UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 5.28% per annum for a tenure of 3 months.*

*If an Eligible Customer makes a single TD-i placement of USD 25,000 (based on the assumption of foreign exchange conversion at USD 1 to MYR 4.70) and invests a minimum of USD 25,000 in Open-Ended Shariah-Compliant UT Funds (Equity/ Mixed Assets/ Sukuk) (whether in 1 or multiple Open-Ended Shariah-Compliant UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the USD TD-i Promotional Rates of 6.28% per annum for a tenure of 3 months.*

### **Example 2**

*If an Eligible Customer makes a single TD-i placement of RM 100,000 and invests a minimum of RM 200,000 in Structured Investment-i (whether in 1 or multiple Structured Investments-i) on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 5.28% per annum for a tenure of 3 months.*

*If an Eligible Customer makes a single TD-i placement of USD 100,000 and invests a minimum of USD 200,000 in Structured Investments-i (whether in 1 or multiple Structured Investments-i) on the same day, the Eligible Customer will enjoy the USD TD-i Promotional Rates of 6.28% per annum for a tenure of 3 months.*

### **Example 3**

*If an Eligible Customer makes a single TD-i placement of USD 100,000 and invests a minimum of USD 200,000 in FCY Sukuk (whether in 1 or multiple FCY Sukuk) on the same day, the Eligible Customer will enjoy the USD TD-i Promotional Rates of 6.28% per annum for a tenure of 3 months.*

9. A maximum limit of RM 166 million TD-i placements apply collectively throughout the Promotion Period (“**Total TD-i Limit**”), which is pooled together with the “HSBC Premier Q3 2024 Wealth Bundling” promotion.
10. No profit shall be payable in the event the TD-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.
11. Partial upliftment from a single TD-i placement is not allowed under this Promotion. See Example 1 and Example 2 below illustrating partial upliftment and full upliftment respectively.

*Example 1: if Customer A makes one (1) TD-i placement of RM 100,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.*

*Example 2: if Customer B makes three (3) TD-i placements of RM 100,000 each, he/she is allowed to uplift one (1) of the RM 100,000 TD-i placements and enjoy the TD-i Promotional Rates on the remainder two (2) TD-i placements.*

12. If any of the Eligible Customer(s) exercise their cooling-off rights of the Wealth Products, they will no longer be entitled for the TD-i Promotional Rates under this Promotion. The existing Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on prevailing 3 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

*Example: Eligible Customer signed up an Open-Ended Shariah Compliant UT Funds and made the Promotion Rates TD-i placement under this promotion on 1 July 2024. However, Eligible Customers exercised their cooling-off rights of the UT Funds on 2 July 2024. The Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on 3 July 2024 at the prevailing board rate. Backdating of TD-i for the profit from 1 July 2024 to 2 July 2024 is not allowed.*

13. Upon maturity, the respective TD-i placement plus profit earned will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise and such instructions are received by the Bank before its maturity.

14. All Wealth Products and TD-i placements for this Promotion must be placed with the same Premier account relationship for channeling purposes at the HSBC Amanah branch.

*Example 1: If an Eligible Customer makes a TD-i placement with his/her sole HSBC Premier Account relationship, the customer is to invest in Wealth Products with his/her sole HSBC Premier relationship.*

*Example 2: If an Eligible Customer makes a TD-i placement with his/her joint HSBC Premier Account relationship, the customer is to invest in Wealth Products with his/her joint HSBC Premier relationship.*

15. TD-i placement made under this Promotion is not allowed to be placed on lien.
16. The term “New Funds” means monies or funds in RM or USD howsoever transferred into the Eligible Customer’s CASA-i account maintained with HSBC Amanah for not more than seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia online banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term “Business Day” means Monday to Friday excluding bank and other public holidays in Malaysia.

For avoidance of doubt, New Funds exclude the following: -

- (i) investment funds from the Employees Provident Fund (“EPF”); and
- (ii) Funds transferred from any existing HSBC CASA-i account or TD-i or foreign currency account(s) or in the form of HSBC cheques, cashier’s orders or demand drafts.

## **GENERAL TERMS & CONDITIONS**

17. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days’ prior notice.
18. HSBC 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 4<sup>th</sup> day after its delivery.

19. 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.
20. The below terms also applies:

- (a) HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Amanah Premier, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
- (b) Specific Terms & Conditions governing Investment Services for the respective Wealth Products;
- (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.

21. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.

22. The Eligible Customer(s) shall be responsible for any applicable taxes.

23. HSBC's decision on all matters relating to this Promotion shall be final and binding.