

TERMS & CONDITIONS

HSBC Amanah Q2 2026 Banca-Takaful Bundling (“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 April 2026 until 30 June 2026 (“**Promotion Period**”), both dates inclusive, or upon reaching the total limit of MYR 20 million of the Term Deposit-i placement (“**Total TD-i Limit**”) whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
 - a) Age 18 years and above; and
 - b) HSBC Amanah Premier customers.
 (“**Eligible Customer**”).
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - a) Age below 18 years old; and
 - b) HSBC Amanah non-individual or corporate customers.
5. The products and propositions included in this Promotion are as follows:
 - a) HSBC Amanah Premier;
 - b) Malaysian Ringgit (“**MYR**”) HSBC Amanah Term Deposit-i (“**TD-i**”) (Protected by Perbadanan Insurans Deposit Malaysia up to MYR 250,000 for each depositor);
 - c) Regular Contribution Takaful Product and Single Contribution Takaful Product.
6. For the purpose of this Promotion, the participating Banca-Takaful products are (“**Takaful Product(s)**”):
 - a) Takaful Products (Regular Contribution):
 - i. Takaful Future Defender;
 - ii. Takaful Future Education;
 - iii. Takaful Lifestyle Protector Plus;
 - iv. Takaful FutureMax;
 - v. Takaful Future Wealth Plus;
 - vi. Takaful Future Prime;
 - vii. Takaful Reducing Term Cover; and
 - viii. Takaful Future Income.
 - b) Takaful Products (Single Contribution)
 - i. Takaful LifeSelect Single; and
 - ii. Takaful FutureSecure.

The products in Clause 6a(ii), 6a(iv), 6a(vi) and 6b(i) are collectively referred to as “**Investment-Linked Banca-Takaful Products**”

7. For the purpose of this Promotion, Eligible Customer who is:
 - a) New-to-Banca-Takaful Product means:

- i. Eligible Customer with no inforce policy status for any of the FWD Takaful Banca-Takaful Product in HSBC Amanah Wealth Dashboard; and
 - ii. Eligible Customer who has not surrendered or cancelled any FWD Takaful Banca-Takaful Product with HSBC Amanah within the last 12 months (includes cooling off cancellation).
- b) Existing-to- Banca-Takaful Product means Eligible Customer with inforce policy status for any of the FWD Takaful Banca-Takaful in HSBC Amanah Wealth Dashboard.
8. Eligible Customers whose Current and Savings Account-i (CASA-i) are delinquent, suspended/closed throughout the Promotion Period or during fulfilment of the TD-i profit will not be entitled for the Promotional Rates as stipulated in Table A below under this Promotion.

PROMOTION MECHANICS

9. Upon meeting the following criteria during the Promotion Period, Eligible Customer 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) Contribute to any Takaful Products as per clause 6 together with the TD-i placement;
 - b) The minimum amount of TD-i placement is MYR 20,000;
 - c) The minimum contribution amount in Takaful Products must be in accordance with the amount stated in the respective Prospectus and Indicative Terms & Conditions (“**Minimum Contribution Amount**”) and the TD-i -: Takaful Product ratio (“**Ratio**”) and contribution payment mode provided in Table A below;
 - 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; and
 - e) Application to contribute to Banca-Takaful Product(s) is/are submitted to FWD Takaful by 30 June 2026 and the certificate of the Banca-Takaful Product(s) must be successfully issued by FWD Takaful.

Table A

Takaful Products	TD-i placement amounts	Amount in Takaful Products	Ratio (TD-i : Takaful Products)	TD-i Tenure	Promotional Rates
Takaful Product (Regular Contribution)	Each TD-i placement must be a minimum of MYR 20,000 (subject to Total TD-i Limit)	Must meet: (i) the Minimum Contribution Amount; (ii) the Ratio; and (iii) <u>the contribution payment mode must be Yearly</u> <i>Please refer to Example 1 and 2</i>	1:1 for each placement of TD-i	Three (3) months	MYR: 11.88% per annum ¹ And Existing-to-Bancassurance Product(s):

Takaful Product (Single Contribution)	Each TD-i placement must be a minimum of MYR 20,000 (subject to Total TD-i Limit)	Must meet: (i) the Minimum Contribution Amount; and (ii) the Ratio <i>Please refer to Example 3 and 4</i>	1:3 for each placement of TD-i	Three (3) months	/ MYR: 8.88% per annum ²
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¹Annual effective rate for 3 months MYR TD-i rate 11.88%p.a. is 4.49%p.a. with current board rate of 2.05%p.a.
Note: The annual effective rate stated above is based on board rate as of 28 March 2026. These board rates are variable and are subject to daily fluctuation without prior notice.

²Annual effective rate for 3 months MYR TD-i rate 8.88%p.a. is 3.76%p.a. with current board rate of 2.05%p.a.
Note: The annual effective rate stated above is based on board rate as of 28 March 2026. These board rates are variable and are subject to daily fluctuation without prior notice.

Example 1

If a **New-to-Banca-Takaful Product(s)** Eligible Customer purchases a minimum of MYR 20,000 in Regular Contribution Banca-Takaful Product with Yearly contribution payment mode and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 11.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD-i.

Example 2

If an **Existing-to-Banca-Takaful Product(s)** Eligible Customer purchases a minimum of MYR 20,000 in Regular Contribution Banca-Takaful Product with Yearly contribution payment mode and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 8.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD-i.

Example 3

If a **New-to-Banca-Takaful Product(s)** Eligible Customer purchases a minimum of MYR 60,000 in Single Contribution Banca-Takaful Product and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 11.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD-i.

Example 4

If an **Existing-to-Bancassurance Product(s)** Eligible Customer purchases a minimum of MYR 60,000 in Single Contribution Banca-Takaful Product and makes a single TD-i placement of MYR 20,000 on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 8.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD-i.

10. Eligible Customer who performs any regular or ad-hoc investment top ups on existing Investment-Linked Banca-Takaful Product will be excluded from this promotion.

11. No profit shall be payable in the event the TD-i 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. For TD-i, Eligible Customer agree to grant waiver to the profit payable in case of premature withdrawal.

12. If an Eligible Customer has placed more than one TD-i under this Promotion and the Eligible Customer subsequently withdraw one of the TD-i prior to the maturity of the placement, no profit will be payable for the TD-i withdrawn prematurely but the Eligible Customer will still be eligible for the Promotional Rates on the remaining TD-i placement(s), as long as the remaining TD-i is/are not withdrawn prematurely.
- (a) Example 1: If customer makes a TD-i placement of MYR 100,000, he/she is not allowed to perform partial upliftment of any amount.
- (b) Example 2: If customer makes three MYR 100,000 TD-i placements, he/she is allowed to uplift one of the MYR 100,000 TD-i placements and enjoy the Promotional Rates on the remaining two TD-i placements.

13. If any of the Eligible Customer(s) exercise their cooling-off rights of the Takaful Products or the Takaful Products are not enforce, he/she 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 a Regular Contribution Takaful Product with Yearly contribution payment mode and made the TD-i placement in accordance to the ratio on 01 April 2026. However, Eligible Customer exercised cooling-off rights of the Takaful Product on 02 April 2026. The TD-i placement will be uplifted and subsequently new TD-i will be placed on 03 April 2026 at the prevailing board rate. Backdating of TD-i for the profit from 01 April 2026 to 02 April 2026 is not allowed.

14. 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 instructs otherwise on the renewal tenure and such instructions are received by HSBC Amanah before its maturity.
15. All Takaful Product and TD-i placements for this Promotion must be placed with the same account relationship for channeling purposes at the HSBC Amanah branch.

Example 1: If an Eligible Customer purchase in Takaful Products with his/her sole HSBC Amanah Account relationship, the Eligible Customer is to make a TD-i placement with his/her sole HSBC Amanah Account relationship.

Example 2: If an Eligible Customer purchase in Takaful Products with his/her joint HSBC Amanah Account relationship, the Eligible Customer is to make a TD-i placement with his/her joint HSBC Amanah Account relationship.

16. “New Funds” means monies or funds in MYR howsoever transferred into the Eligible Customer’s current or savings account (“CASA/-i”) maintained with HSBC 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, Interbank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). “Business Day” means Monday to Friday excluding bank holidays and other public holidays in Malaysia.

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

- a) Funds transferred from any existing HSBC current or savings account (“CASA/-i”) or time/term deposit/-i or foreign currency account(s) or in the form of HSBC cheques, cashier’s orders or demand drafts.

GENERAL TERMS & CONDITIONS

17. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with three (3) days' prior notice.
18. 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 Amanah internet website(s);

such notices shall be deemed to be effective on and from the 4th 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 apply:
 - (a) HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Amanah Premier and Advance, and Specific Terms & Conditions for Wealth & Personal Banking are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbcamanah.com.my;
 - (b) The respective Terms and Conditions for the Takaful Products;
 - (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
21. 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.
22. The Eligible Customer(s) shall be responsible for any applicable taxes.
23. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding
24. FWD Takaful being the underwriter of the Takaful Products and responsible 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.