

# A Multi-Currency Solution with HSBC Everyday Global Account and HSBC Amanah Everyday Global Account-i ("EGA-i")

The all-in-one bank account for your  
everyday needs here in Malaysia and  
overseas



# Opening up a world of opportunity

Welcome and thank you for choosing HSBC Everyday Global Account / HSBC Amanah Everyday Global Account-i ("EGA-i"). We are delighted to have you on board! Embrace the versatility of our all-in-one bank account to meet your everyday needs both domestically and internationally. With 11 currencies, EGA-i is designed to simplify your transfers, overseas purchases, and currency conversion.

Whether you are an international student, expatriate, global mobility employee, overseas shopper, frequent traveler, international business professional or investor, EGA-i is tailored to suit your requirements. Let's dive into the world of global finance and unlock the benefits of EGA-i, a convenient way to send, spend, and receive money anytime and anywhere.



**MYR**

Malaysia Ringgit  
(base currency)



**USD**

United States  
Dollar



**AUD**

Australian  
Dollar



**GBP**

Sterling  
Pound



**CAD**

Canadian  
Dollar



**SAR**

Saudi Riyal



**EUR**

Euro



**SGD**

Singapore  
Dollar



**HKD**

Hong Kong  
Dollar



**NZD**

New Zealand  
Dollar



**JPY**

Japanese  
Yen



## Your HSBC Everyday Global Account/-i ("EGA/-i") benefits

### Key Benefits:



### EGA/-i Account

- 11 currencies including MYR all in one account
- Manage account transactions easily 24/7 via HSBC Online Banking and HSBC Mobile Banking app
- Your account can be nominated as a salary account to enjoy Perks@Work benefits (MYR currency recognition only)
- No monthly maintenance fee or minimum balance requirement

Debit Card

### Everyday Global VISA Debit Card/-i

- One card to make purchases and withdrawals in 11 currencies
- Access to the network of HSBC and VISA Plus ATMs worldwide
- Daily purchase limit up to RM50,000 for Premier and RM20,000 for non-Premier customers
- No issuance or annual fees

## An everyday account for everyday rewards



### Everyday Rewards

Unlock everyday rewards and enjoy more savings using your debit card via Smart Privileges.



### Everyday Banking

Pay bills, deposit & transfer salary with convenience of a single account with zero fees on selected transfers.



### Multicurrency Convenience

Buy, save, transfer and spend in 11 currencies including MYR.



### Shop and Travel

Flexibility to pay like a local in the 11 currencies with no conversion fee.



## Criteria for HSBC Amanah Premier & Advance Everyday Global Account/-i (“EGA/-i”)

### Premier Criteria

There are several ways to qualify for HSBC / HSBC Amanah Premier, including:

- Total Relationship Balance of at least RM300,000 at all times;
- HSBC / HSBC Amanah Premier Mortgage<sup>1</sup> - Minimum home financing of RM1,000,000; or via
- HSBC / HSBC Amanah Premier Payroll<sup>2</sup> with a minimum monthly salary of RM20,000
- Terms & conditions apply for HSBC / HSBC Amanah Premier. A HSBC Premier Account / HSBC Amanah Premier Account-i fee of RM150 (and applicable tax, if any) will be applied for any month you don't meet the Premier eligibility criteria

<sup>1</sup>Account Fee waiver for the first 12 months from joining HSBC Amanah Premier Mortgage. Starting from the 13th month, you are required to meet the primary eligibility criteria.

<sup>2</sup>Minimum monthly salary of RM20,000 credited continuously into HSBC Amanah Account-i in Malaysia for the first 12 months from joining HSBC Amanah Premier Payroll. Starting from the 13th month, you are required to meet the primary eligibility criteria.

### Advance Criteria

There are several ways to qualify for HSBC / HSBC Amanah Advance, including:

- Your Minimum Total Relationship Balance of RM30,000 or sign up for an HSBC / HSBC Amanah Home Financing of RM300,000 and above; or
- Minimum monthly salary of RM5,000 credited into HSBC Advance Account / HSBC Amanah Advance Account-i in Malaysia under Perks@Work
- Terms & conditions apply for HSBC / HSBC Amanah Advance. A monthly account fee of RM10 (subject to applicable tax, if any) will be applied for the month you do not meet the HSBC / HSBC Amanah Advance eligibility criteria



**Apply for an EGA/-i online if you meet the following criteria.**  
It takes approximately 10 minutes to complete the online application form.

- You are 18 years old or above;
- You are a citizen of Malaysia with a valid MyKad;
- You are applying for a sole account; and
- You don't have an existing account or credit card with us.

**Apply for an HSBC Everyday  
Global Account Online**

HSBC EGA

HSBC Advance EGA

HSBC Premier EGA

**Apply for an HSBC Amanah  
Everyday Global Account-i Online**

HSBC Amanah EGA-i

HSBC Amanah Advance EGA-i

HSBC Amanah Premier EGA-i



## Already opened an account? Here are steps to activate your account & Debit Card/-i

### STEPS **01**

#### Activate Your Account



- Deposit into the account via online transfers from an existing HSBC or other bank's account, telegraphic transfers, cash deposit machine or at the branch.

### STEPS **02**

#### Activate Your Debit Card/-i



- Call our 24-hour Automated Card Activation & PIN Hotline at +603 8321 8999.
- Select "2" for debit card/-i PIN.
- Enter your 16-digit debit card/-i number.
- Enter the one-time 6-digit security code sent to your registered mobile number via SMS.
- Create new 6-digit PIN and start using the debit card/-i upon receiving a confirmation SMS.
- Perform a PIN based transaction at an HSBC / HSBC Amanah ATM machine in Malaysia to enable overseas withdrawal.

### STEPS **03**

#### Activate Your Online and Mobile Banking



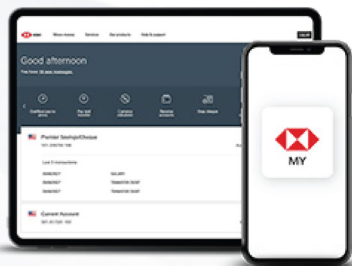
- Download the HSBC Malaysia Mobile Banking App & register for HSBC Online Banking to access your account on the app as well.



# Get connected digitally via Online and Mobile Banking

Start banking online with us today to securely manage your accounts anytime, anywhere. HSBC Online Banking and Mobile Banking gives you the choice and control to securely manage all of your accounts, carry out your everyday transactions and more.

Stay in control of your finances easily with our HSBC Malaysia Mobile Banking App. Whether you're checking your balances or transferring money, the app lets you do your banking wherever you are.



## Not an HSBC Online and Mobile Banking User?

Follow the steps and

## What can I do via Mobile Banking?

\*Terms and conditions apply. Log on to [www.hsbc.com.my](http://www.hsbc.com.my) or [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my) for details.

## 24/7 FX services at your fingertips.

- Access real-time global exchange rates and convert foreign currencies conveniently with HSBC, anytime, anywhere.
- Perform FX conversion and Telegraphic Transfers easily with HSBC Malaysia Online and Mobile Banking.

## Manage your worldwide HSBC accounts in one place

- Global View and Transfer (to your own HSBC accounts) allows you to view all your personal HSBC accounts in one place and move your money between your own local and overseas HSBC account instantly with zero transfer fees.
- Global Transfers for family and friends (to third party HSBC accounts) allows HSBC Premier and Advance customers to make fund transfer to third party personal accounts in overseas instantly with zero transfer fees.
- Perform telegraphic transfers with access to competitive real-time exchange rates and transfers to over 150 countries and regions.

## Wealth on mobile

- Discover new ways to grow your portfolio with HSBC Malaysia Mobile Banking's Wealth on Mobile feature. Manage your funds, access global market insights, and invest in unit trust funds with EZInvest, all in one convenient platform.



# Important Information





# Help & Support

## Connect with us

Call us and let us know how we can help you

HSBC Bank Malaysia (Banking and Cards)



1300 88 9393

HSBC Card Activation and PIN Hotline



03 8321 8999

HSBC Amanah Bank Malaysia (Banking and Cards)



1300 80 2626

HSBC Amanah Card Activation and PIN Hotline



03 8321 8999

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Download the  
HSBC Malaysia app now!