TERMS AND CONDITIONS

HSBC Amanah FX Stack Your Rewards Campaign 2026/2027 ("Campaign")

HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad, (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah"**), (collectively referred to as **"HSBC"**).

CAMPAIGN PERIOD

1. **"Campaign Period"** runs from 15 October 2026 to 31 March 2027, both dates inclusive, as per Table 1 below.

Table 1: Campaign Period

Campaign Month	Campaign Period
1	15 October 2026 – 31 October 2026
2	01 November 2026 – 30 November 2026
3	01 December 2026 – 31 December 2026
4	01 January 2027 – 31 January 2027
5	01 February 2027 – 28 February 2027
6	01 March 2027 – 31 March 2027

2. **"Campaign Week"** means each consecutive period of seven (7) calendar days commencing from 15 October 2026. There are twenty-four (24) Campaign Weeks during the Campaign Period. For prize allocation, each Campaign Week will be allocated to the Campaign Month in which the Campaign Week ends.

3. **"Campaign Day"** means each calendar day during the Campaign Period. There are one hundred and sixty-eight (168) Campaign Days during the Campaign Period.

PARTICIPATION & ELIGIBILITY

4. This Campaign is open to all individual HSBC customers who have the following sole and/or joint HSBC Amanah accounts-i(s) ("**Participating HSBC Amanah Account-i(s)**"):
   (i) Current-i and/or Savings account-i ("**CASA-i**");
   (ii) Everyday Global Account-i ("**EGA-i**"); and/or
   (iii) a Foreign Currency Account-i

   (hereinafter collectively referred to as the "**Eligible Customer(s)**").

5. Permanent and/or contract employees of HSBC are excluded from this Campaign.

6. Eligible Customers' accounts which are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Campaign Period or at the time of fulfilment of the reward will not be eligible to join and/or receive any reward under this Campaign.

7. No registration is required to participate in this Campaign.

CAMPAIGN MECHANICS

8. Eligible Customer must earn Campaign Entries by fulfilling the Spend Criteria during the Campaign Period as illustrated in Table 2 below.

Table 2:

Spend Criteria	Number of Campaign Entry(ies)
1. Every cumulative RM10,000 (or equivalent amount in foreign currency) of foreign exchange conversion in any of the following manners: (i) between Eligible Customer's own CASA-i to another Participating HSBC Amanah Account-i via HSBC Malaysia Online Banking or Mobile Banking with either: ▪ conversion of currency between MYR CASA-i and Foreign Currency Account-i or Everyday Global Account-i or vice versa; or ▪ conversion of currency between one Foreign Currency Account-i to another Foreign Currency Account-i; or (ii) Telegraphic Transfer with currency conversion via HSBC Online Banking e.g., debiting Eligible Customer's HSBC MYR account for transfer to own/ 3rd party non-HSBC GBP account in UK; or (iii) Global Money Transfers ("GMT") e.g. debiting Eligible Customer's HSBC MYR account for transfer to own/3rd party non-HSBC USD account in US; (iv) Global Transfers with currency conversion via HSBC Online Banking e.g., debiting Eligible Customer's own HSBC MYR account for transfer to own/ 3rd party SGD account in HSBC Singapore.	10 entries
2. For transactions conducted through Eligible Multiple Channels, the Eligible Customer receives a multiplier of Campaign Entries based on the number of channels utilized. The Eligible Multiplier Channels include the following: (i) Foreign exchange conversion between HSBC accounts (ii) Telegraphic Transfer (iii) Global Money Transfers (iv) Global Transfers There is no minimum transaction amount required for each individual Eligible Multiplier Channel, provided the Eligible Customer meets the cumulative minimum conversion criteria under item 1 above.	Based on number of Eligible Multiplier Channel utilised

3. Bonus Addition: Eligible customers who transact a minimum cumulative amount of MYR 50,000 in a Campaign Month will receive bonus entries in multiples of MYR 50,000	30 entries

9. Examples on how Campaign Entries earned**: -**

Illustration 1

Eligible Customer transacted MYR 53,000 of foreign exchange conversion between own accounts on HSBC Online Banking:

- Campaign Entries earned: 50 for MYR 53,000
- Multiplier Channel: 1 (Foreign exchange conversion between HSBC accounts)
- Total Campaign Entries earned: 50 x 1 = 50

Illustration 2

Eligible Customer transacted a total of MYR 40,000 of foreign exchange conversion, with MYR 20,000 via Global Transfer and MYR 20,000 via Telegraphic Transfer:

- Campaign Entries earned: 40 for MYR 40,000
- Multiplier Channel: 2 (Global Transfer and Telegraphic Transfer)
- Total Campaign Entries earned: 40 x 2 = 80

Illustration 3

Eligible Customer transacted a total of MYR 54,000 of foreign exchange conversion, with MYR 52,000 via Telegraphic Transfer and MYR 2,000 via Global Money Transfers.

- Campaign Entries earned: 50 for MYR 54,000
- Multiplier Channel: 2 (Telegraphic Transfer and Global Money Transfers)
- Bonus Addition: 30 entries
- Total Campaign Entries earned: 50 x 2 + 30 = 130

Illustration 4

Eligible Customer transacted a total of MYR 100,000 of foreign exchange conversion, with MYR 90,000 via Telegraphic Transfer, MYR 5,000 via Global Money Transfers, MYR 5,000 via Global Transfers.

- Campaign Entries earned: 100 for MYR 100,000
- Multiplier Channel: 3 (Telegraphic Transfer, Global Money Transfers and Global Transfers)
- Bonus Addition: 60 entries
- Total Campaign Entries earned: 100 x 3 +60 = 360

PRIZE ALLOCATION AND WINNER SELECTION PROCESS AND CONDITIONS

10. The following prizes will be awarded under this Campaign (collectively, the **"Prizes"**), as set out in Table 3 below:

a. Weekly Grand Prize: A total of twenty-four (24) Weekly Grand Prizes will be awarded throughout the Campaign Period, with one (1) Weekly Grand Prize allocated for each Campaign Week ("Weekly Grand Prize").

b. Daily Cash Prize: A total of one hundred and sixty-eight (168) Daily Cash Prizes of MYR1,000 each will be awarded throughout the Campaign Period, with one (1) Daily Cash Prize allocated for each Campaign Day ("Daily Cash Prize").

Table 3: Total Allocation of Prize

Prize	Prize Description	Allocation	Total Units Throughout Campaign Period
Weekly Grand Prize	iPhone 18 Pro Max (256GB)	One (1) per Campaign Week	24
Daily Cash Prize	MYR 1,000 Cash Reward	One (1) per Campaign Day	168

11. The Prizes are pooled together with the HSBC FX Stack Your Rewards Campaign 2026/2027. HSBC Bank is the sole provider of the Prizes under this Campaign.

12. For avoidance of doubt, each Eligible Customer may win a maximum of one (1) Weekly Grand Prize throughout the Campaign Period. Eligible Customer may win a maximum of one (1) Daily Cash Prize per Campaign Month, and an Eligible Customer who has won a Weekly Grand Prize will remain eligible to win Daily Cash Prizes during the same or subsequent Campaign Month(s), subject to the terms and conditions herein.

13. The selection process for the Prizes is as follows:
    a. Each Campaign Entry is assigned with a serial number in HSBC's randomizer system.
    b. Within twelve (12) weeks after the end of each Campaign Month, HSBC Bank and HSBC Amanah will pool together all Campaign Entries earned from the respective Campaign Month under HSBC/HSBC Amanah and perform a one (1) time randomization on the pooled Campaign Entries for the Weekly Grand Prize and Daily Cash Prize;
    c. The Weekly Grand Prize Potential Winners ("**Potential Winner(s)**") will be shortlisted first from the pooled Campaign Entries for the respective Campaign Month. The number of Potential Winner(s) selected will correspond to the number of Weekly Grand Prizes allocated to that Campaign Month.
    d. Following the selection of the Weekly Grand Prize Potential Winner(s), the Daily Cash Prize Potential Winner(s) will be randomly selected from the pooled Campaign Entries for the respective Campaign Month. The number of Potential Winner(s) selected will correspond to the number of Daily Cash Prizes allocated to that Campaign Month.
    e. The Potential Winner(s) will receive an SMS within twelve (12) weeks after the Campaign Month at the mobile number maintained in HSBC's records, notifying them that they stand to receive the relevant Prize, subject to them answering a question via SMS correctly. The Potential Winner(s) must answer the question correctly by replying to the SMS within three (3) calendar days from the date of receipt of the SMS. An SMS will then be sent to the Potential Winner(s) to confirm the Potential Winners ("**Winner(s)**") together with the Prize details. HSBC shall not be liable for any failure or delay in the delivery of SMS notifications due to network issues, incorrect mobile numbers, or any other circumstances beyond HSBC's control.
    f. The Potential Winner(s) who fail to answer the question via SMS correctly and/or do not reply to the SMS within three (3) calendar days from the date of receipt of the SMS will be disqualified from winning the Prize.

g. The Potential Winner(s) must reply to the SMS using the same mobile number to which the SMS was sent. Only responses received from the exact mobile number maintained in HSBC's records will be considered valid. Replies from any other mobile number will not be accepted and the Potential Winner(s) may be disqualified.

h. In the event HSBC has not selected a Winner due to non-compliance with these terms and conditions, including Clause 14 and/or where no valid mobile number is maintained in HSBC's records, the next available entry from the respective randomization results will be selected as a Potential Winner, and the same process in clause 13(e) to (g) shall be repeated up to three (3) rounds, and thereafter the Prize, if any, shall be forfeited.

14. In respect to joint accounts, only the primary account holder is eligible to participate in this Campaign and, if selected as a winner of a Weekly Grand Prize or Daily Cash Prize in accordance with Clause 13 above, to receive the relevant Prize. A primary account holder is the first individual's name maintained in our system for joint accounts i.e. the first name that is indicated on the account statement.

15. The following terms and conditions apply to the Prizes:

<u>Weekly Grand Prize</u>

a. The Weekly Grand Prize is provided on an "As Is" basis.
b. The Weekly Grand Prize is not transferable and cannot be exchanged for cash, credit or in kind.
c. HSBC reserves the right, at its sole discretion, to provide the Weekly Grand Prize in any colour that is available.
d. The Weekly Grand Prize will be couriered within twenty (20) weeks after each Campaign Month to the Winner's address as maintained in HSBC's records. HSBC will not entertain any request to deliver the Weekly Grand Prize to an overseas or third-party address, a P.O. Box address and/or an address other than that maintained in HSBC's record. During the call for delivery address confirmation, winners with an overseas address shall nominate, a proxy in Malaysia with a Malaysian address who will receive the Weekly Grand Prize on behalf of the said winner.
e. HSBC will not be held liable for any mishaps, injuries or accidents, loss, damage, or any other claims whatsoever that may occur during delivery or usage of the Weekly Grand Prize received under this Campaign.
f. Any risk of loss or damage to the Weekly Grand Prize shall passed to the winner upon delivery of the Weekly Grand Prize.
g. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Weekly Grand Prize.
h. The Weekly Grand Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
i. Apple is not a participant in or sponsor of this Campaign. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.
j. The Weekly Grand Prize fulfilment and delivery process will be managed by a third-party vendor appointed by HSBC. HSBC is not responsible for any delays, errors, loss, damage, defects, or any other issues arising from the actions or omissions of the third-party vendor.
k. HSBC reserves the right to substitute the Weekly Grand Prize with any other item of similar value at any time with 3 days prior notice.

Daily Cash Prize

l. The Daily Cash Prize will be credited within twelve (12) weeks after the end of each Campaign Month, into the Winner(s)' highest ranking Participating HSBC MYR Account-i. A notification of such crediting will be sent to each Winner via SMS or be reflected in such account-i's monthly statement after the Daily Cash Prize has been credited. The ranking of the Participating HSBC Account-i(s) is in the following order:
   (i) EGA-i;
   (ii) CASA-i,

   For avoidance of doubt, the Daily Cash Prize will only be credited into a Participating HSBC Account-i(s) with MYR account.

GENERAL TERMS & CONDITIONS

16. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Campaign, if necessary, with 3 days' prior notice.

17. HSBC Amanah may communicate to the Eligible Customers in relation to this Campaign via:
    a. electronic means;
    b. press advertisements;
    c. display at its business premises; or
    d. 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 Campaign. In the event of inconsistency, this terms shall prevail in relation to this Campaign.

19. The below terms also applies:
    a. HSBC Amanah Universal Terms and Conditions ("UTCs") which is available at www.hsbcamanah.com.my;
    b. HSBC'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 Campaign shall be final and binding.