

TERMS & CONDITIONS

HSBC Amanah Online Unit Trust Q3 2022 Promotion (“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 22 August 2022 to 30 September 2022, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion open to existing HSBC Amanah customers who have active unit trust investment account(s) during the Promotion Period (“Eligible Customer(s)”).
4. The following categories of persons are not eligible to participate in this Promotion:
 - a) Non-individuals or corporate customers; or
 - b) HSBC Amanah customers whose account(s) are delinquent within HSBC Amanah’s definition at any time during the Promotion Period.

PROMOTION MECHANICS

5. Under this Promotion, Eligible Customer(s) will enjoy a special Front End Load* (“FEL”) of 1% when:
 - a) They subscribe into any Shariah-compliant unit trust funds distributed by HSBC Amanah via the EZInvest module in the HSBC Malaysia mobile banking app, except for Non-Loadable Funds**, or
 - b) They subscribe into any Shariah-compliant unit trust funds distributed by HSBC Amanah via Unit Trust Browser in the HSBC Malaysia online banking, except for Non-Loadable Funds, and
 - c) The investment is via lump sum cash investment or Monthly Investment Plan (MIP).

*Front End Load (“FEL”) is the upfront cost that an investor incurs upon subscription/purchase of Unit Trust Funds.

**Non-Loadable Funds refer to unit trust funds without FEL. For a list of Non-Loadable Funds distributed by HSBC Amanah, please refer to Table A.

Table A – Non-Loadable Funds

No.	Unit Trust Fund Name
1	Maybank Money Market-I Fund

GENERAL TERMS & CONDITIONS

- (a) HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
- (b) These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- (c) This Promotion is not valid with any other promotions that are concurrently offered by HSBC Amanah.
- (d) HSBC Amanah may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer(s)' 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.

- (e) 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, this terms shall prevail in relation to this Promotion.
- (f) The below terms also applies:
 - (a) HSBC Amanah Universal Terms & Conditions which are available at www.hsbcamanah.com.my:
 - (i) HSBC Amanah Malaysia Berhad Universal Terms & Conditions;
 - (ii) Specific Terms & Conditions for Wealth and Personal Banking;
 - (b) Terms and Conditions Governing Unit Trust; and
 - (c) HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.
- (g) 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.
- (h) The Eligible Customer(s) shall be responsible for any applicable taxes.
- (i) HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.