REVISION OF TERMS AND CONDITIONS FOR HSBC AMANAH PREMIER Q4 2026 EWS WELCOME REWARD PROMOTION ("Promotion")

3 November 2026

Dear Valued Customers,

We wish to inform you that the following terms and conditions of the HSBC Amanah Premier Q4 2026 EWS Welcome Reward Promotion will be revised as set out below, effective 6 November 2026:

<table>
<tr><th>Existing Terms and Condition</th><th>Revised Terms and Condition</th></tr>
<tr><td><u>Participation & Eligibility</u></td><td><u>Participation & Eligibility</u></td></tr>
<tr><td>4. The following categories of persons are <u>not eligible</u> to participate in this Promotion:
i) Existing HSBC Amanah Premier Elite Customers;
ii) Existing HSBC Amanah Premier Customers are excluded from participating in Category B only as set out in Table 1 below; and
iii) Customers who have closed any HSBC Amanah Premier Account-i within the past twelve (12) months from the date of application.</td><td>4. The following categories of persons are <u>not eligible</u> to participate in this Promotion:
i) Existing HSBC Amanah Premier Elite Customers;
ii) Existing HSBC Amanah Premier Customers are excluded from participating in Category B2 only as set out in Table 1 below; and
iii) Customers who have closed any HSBC Amanah Premier Account-i within the past twelve (12) months from the date of application.</td></tr>
<tr><td><u>Promotion Mechanics</u></td><td><u>Promotion Mechanics</u></td></tr>
<tr><td><u>Table 1: Participating Criteria & Welcome Reward</u>
<table><tr><th>Participating Criteria</th><th>Welcome Reward</th></tr><tr><td>Category A - Amanah Premier Elite:
Eligible Customers (including existing HSBC Amanah Premier Customers) must:
(i) Open the Participating Account during the Promotion Period; and
(ii) Invest a minimum of RM10,000*; and
(iii) Meet TRB of at least RM3,000,000*.

* Criteria (ii) and (iii) must be met by the last day of the calendar month following the month in which the Participating Account is opened.

Note: Existing HSBC Amanah Premier Customers will only need to fulfil criteria (ii) and (iii).</td><td>1 x Switch Malaysia voucher worth RM3,000</td></tr></table></td><td><u>Table 1: Participating Criteria & Welcome Reward</u>
<table><tr><th>Participating Criteria</th><th>Welcome Reward</th></tr><tr><td>Category A1: New to Bank (NTB)

Eligible Customers who open the Participating Account must, during the Promotion Period:
(i) Meet TRB of at least RM3,000,000*; and
(ii) Invest a minimum of RM10,000*.

* Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Amanah Premier.</td><td>1 x Switch Malaysia voucher worth RM3,000</td></tr></table></td></tr>
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Category B – Amanah Premier: Eligible Customers must: (i) Open the Participating Account during the Promotion Period; and (ii) Invest a minimum of RM10,000*; and (iii) Deposit fresh funds of at least RM300,000*. ** Criteria (ii) and (iii) must be met by the last day of the calendar month following the month in which the Participating Account is opened.*	1 x Switch Malaysia voucher worth RM1,000

Category A2: Existing- to-Bank (ETB) customers Eligible Customers who open the Participating Account or hold the Participating Account must: (i) Deposit Fresh Fund of at least RM3,000,000 during the Promotion Period; and (ii) Make a new investment of minimum of RM10,000 by the last day of the calendar month following the month in which the Eligible Customer has TRB of at least RM3,000,000.	
Category B1: New to Bank (NTB) Eligible Customers who open the Participating Account must, during the Promotion Period: (i) Meet TRB of at least RM300,000*; and (ii) Invest a minimum of RM10,000*. ** Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Amanah Premier.*	1 x Switch Malaysia voucher worth RM1,000
Category B2: Existing- to-Bank (ETB) customers Eligible Customers who open the Participating Account during Promotion Period or hold the Participating Account must: (i) Deposit Fresh Funds of at least RM300,000*; and (ii) Make a new investment of minimum of RM10,000*. ** Criteria (i) and (ii) must be met by the last day of the calendar month following the month in which the Eligible Customers join HSBC Amanah Premier.*	

Note:

b. TRB baseline for ETB customers:

(i) For existing customers who are participating in this Promotion, the TRB baseline is the month-end balance for the month immediately preceding the opening of the Participating Account.

(ii) Any increase in TRB at the end of the month following the month of opening of the Participating Account, compared with the TRB baseline, will qualify as Fresh Funds for this Promotion.

Illustration 2: ETB Customers who participate in the Promotion

	Scenario 1	Scenario 2	Scenario 3
Existing TRB	RM200,000	RM200,000	RM200,000
Open Participating Account and upgrade to Amanah Premier	23 October 2026	23 October 2026	23 October 2026
TRB as of 30 November 2026	RM500,000	RM500,000	RM300,000
Fresh Funds	RM300,000	RM300,000	RM100,000
Total new investment by 30 November 2026	RM10,000	RM5,000	RM10,000
Welcome Reward	1 x Switch Malaysia voucher worth RM1,000	Not eligible as the required investment threshold of RM10,000 was not met.	Not eligible as required fresh funds threshold of RM300,000 was not met.

Note:

b. TRB baseline for ETB customers:

i) For existing customers who are participating in this Promotion, the TRB baseline is the month-end balance for the month immediately preceding the month in which the existing customer is upgraded to HSBC Amanah Premier or HSBC Amanah Premier Elite (as determined by the Bank based on its records).

ii) Any increase in TRB at the end of the month following the month in which the existing customer is upgraded to HSBC Amanah Premier or HSBC Amanah Premier Elite (as determined by the Bank based on its records) compared with the TRB baseline, will qualify as Fresh Funds for this Promotion.

Illustration 2: ETB Customers who participate in the Promotion

	Scenario 1	Scenario 2	Scenario 3
TRB Baseline for existing HSBC Amanah Customer	RM200,000	RM200,000	RM200,000
Upgrade to Amanah Premier	23 October 2026	23 October 2026	23 October 2026
TRB as of 30 November 2026	RM500,000	RM500,000	RM300,000
Fresh Funds	RM300,000	RM300,000	RM100,000
Total new investment by 30 November 2026	RM10,000	RM5,000	RM10,000
Welcome Reward	1 x Switch Malaysia voucher worth RM1,000	Not eligible as the required investment threshold of RM10,000 was not met.	Not eligible as required Fresh Funds threshold of RM300,000 was not met.

	Scenario 4	Scenario 5	Scenario 6
TRB Baseline for existing HSBC Amanah Premier Customer	RM300,000	RM2,900,000	RM300,000
TRB	RM3,300,000 on 31 December 2026	RM3,000,000 on 31 December 2026	RM3,300,000 on 31 January 2027
Fresh Fund	RM3,000,000	RM100,000	RM3,000,000
Total new investment by 31 January 2027	RM10,000	RM10,000	RM10,000
Welcome Reward	1 x Switch Malaysia voucher worth RM3,000	Not eligible as required Fresh Funds threshold of RM3,000,000 was not met.	Not eligible as customer deposit Fresh Fund after 31 December 2026 which is after promotion period.

For the amended Terms and Conditions for HSBC Amanah Premier Q4 2026 EWS Welcome Reward Promotion, please refer to https://sp.hsbc.com.my/ewsofferamanah