TERMS & CONDITIONS

HSBC Amanah Australian Dollar (AUD) Term Deposit-i Banca-Takaful Bundling Q4 2026 *("**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 22 October 2026 until 31 December 2026, both dates inclusive (**"Promotion Period"**), or upon reaching the total limit of AUD 50 million or equivalent in Term Deposit-i placement (**"Total TD-i Limit"**), whichever earlier.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
   (a) Aged 18 years and above at the time of application of the Banca-Takaful Products; and
   (b) All HSBC Amanah customers who hold a banking account with HSBC Bank Australia Limited (**"HSBC Australia"**)
   ("**Eligible Customer**").

4. The following categories of persons are **not eligible** to participate in this Promotion:
   (a) Aged below 18 years old; and
   (b) Non-individual or corporate HSBC Amanah customers.

5. The products and propositions included in this Promotion are as follows:
   (a) Australian Dollar (**"AUD"**) HSBC Amanah Term Deposit-i ("**TD-i**") (Protected by Perbadanan Insurans Deposit Malaysia up to MYR 250,000 for each depositor);
   (b) Regular Contribution Banca-Takaful Product and Single Contribution Banca-Takaful Product.

6. For the purpose of this Promotion, the participating Banca-Takaful products are ("**Takaful Product(s)**"):

   a) Banca-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) Banca-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. Eligible Customers whose Current Account or Savings Account-i ("**CASA-i**") held with HSBC Amanah is delinquent, suspended/closed during the Promotion Period or during fulfilment of the TD-i profit will not be entitled for the Promotional Rate as stipulated in Table A below under this Promotion. In the event any of these events take place, the existing TD-i placement with the

Promotional Rate offered under this Promotion will be uplifted and a new TD-i will be placed on prevailing 6 months tenure board rate. Backdating of TD-i to the original placement date is not allowed.

PROMOTION MECHANICS

8. Upon meeting the following criteria during the Promotion Period, Eligible Customer is entitled for the TD-i rate ("**Promotional Rate**") 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 Banca-Takaful Products as per Clause 6 together with the TD-i placement on the same day;
   (b) The minimum amount of TD-i placement is AUD 10,000;
   (c) The minimum contribution amount in Banca-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 : Banca-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 Malaysia branch only. Please refer to Clause 15 for the definition of New Funds; and
   (e) Application to contribute to Banca-Takaful Product(s) is/are submitted to FWD Takaful by 31 December 2026 and the certificate of the Banca-Takaful Product(s) must be successfully issued by FWD Takaful.

   For the avoidance of doubt, for each Banca-Takaful Product purchased by Eligible Customer under this Promotion, the Promotional Rate will apply to one (1) TD-i placement only, in the amount required under the applicable Ratio, subject always to the total limit of AUD 50 million or equivalent in TD-i placement on a first-come, first-served basis. Any additional TD-i placements in respect of the same Banca-Takaful Product, including where the required amount is split or divided into multiple placements, shall not be eligible for the Promotional Rate. The TD-i Limit for this Promotion is pooled together with the "HSBC Australian Dollar (AUD) Time/Term Deposit/-i Bancassurance Bundling Q4 2026" promotion. HSBC Amanah is not obliged to inform Eligible Customers should the Total TD-i Limit be reached.

Table A

Banca-Takaful Products	TD-i Placement Amounts	Amount in Banca-Takaful Products	Ratio (TD-i: Banca-Takaful Products)	Currency	TD-i Tenure	Promotional Rates
Banca-Takaful (Regular Contribution)	Each TD-i placement must be a minimum of AUD 10,000 (subject to Total TD-i Limit)	Must meet: (i) the Minimum Contribution Amount; (ii) the Ratio; and (iii) the contribution payment mode must be Yearly *Please refer to Example 1.*	1:1 for each placement of TD-i	Australian Dollar (AUD)	Six (6) months	7.08%[1]
Banca-Takaful (Single Contribution)		Must meet: (i) the Minimum Contribution Amount; and (ii) the Ratio *Please refer to Example 2.*	1:3 for each placement of TD-i			

[1] Annual effective rate for 6 months AUD TD-i rate 7.08% p.a. is 5.44% p.a. with current board rate of 3.80% p.a.
*Note: The annual effective rate stated above is based on the board rate as of 05 October 2026. The AUD TD-i board rates are subject to change from time to time without prior notice.

Example 1
If an Eligible Customer purchases a minimum of MYR 28,000 in Regular Contribution Banca-Takaful Product with Yearly contribution payment mode and makes a single TD-i placement of AUD 10,000 on the same day, the Eligible Customer will enjoy the AUD TD-i Promotional Rate of 7.08% per annum for a tenure of 6 months. Clause 13 below shall apply upon maturity of the TD-i.
Note: Assumes AUD/MYR FX rate of 2.80.

Example 2

If an Eligible Customer purchases a minimum of MYR 84,000 in Single Contribution Banca-Takaful Product and makes a single TD-i placement of AUD 10,000 on the same day, the Eligible Customer will enjoy the AUD TD-i Promotional Rate of 7.08% per annum for a tenure of 6 months. Clause 13 below shall apply upon maturity of the TD-i.
Note: Assumes AUD/MYR FX rate of 2.80.

9. 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.

10. 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 agrees to grant waiver to the profit payable in case of premature withdrawal.

11. 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 Rate on the remaining TD-i placement(s), as long as the remaining TD-i is/are not withdrawn prematurely.

    Example 1: If Eligible Customer makes only one TD-i placement of AUD 10,000 under this Promotion but withdrawn the TD-i prematurely, no profit shall be payable for the withdrawn TD-i.

    Example 2: If Eligible Customer makes three AUD 10,000 TD-i placements under this Promotion and he/she withdraw/uplift one of the AUD 10,000 TD-i placements prior to the maturity of the placement, no profit shall be payable for the TD-i withdrawn prematurely but he/she will still be eligible for the Promotional Rate on the remaining two TD-i placements as long as these two TD-i placements are not withdrawn prematurely.

12. If an Eligible Customer exercises cooling-off rights in respect of the Banca-Takaful Product or makes a partial withdrawal from the Banca-Takaful Product, or if the Banca-Takaful Products is no longer in force, the Eligible Customer will no longer be entitled to the TD-i Promotional Rate under this Promotion. The existing Promotional Rate TD-i placement will be uplifted and a new TD-i will subsequently be placed at the prevailing board rate for 6 months tenure. Backdating of TD-i to the original placement date is not allowed – see illustration below.

    Example: Eligible Customer signed up for a Regular Contribution Banca-Takaful Product with Yearly contribution payment mode and made the TD-i placement in accordance with the ratio on 30 October 2026. However, the Eligible Customer exercised cooling-off rights in respect of the Banca-Takaful Product on 2 November 2026. The TD-i placement will be uplifted and a new TD-i will be placed on 3 November 2026 at the prevailing board rate for 6 month tenure. Backdating of TD-i for the profit from 30 October 2026 to 2 November 2026 is not allowed.

13. Upon maturity, the respective TD-i placement plus profit earned will be automatically renewed for a further tenure of 6 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.

14. All Banca-Takaful Products and TD-i placements for this Promotion must be placed under the same account-i relationship at HSBC Malaysia branch.

    Example 1: If an Eligible Customer purchases a Banca-Takaful Product under his/her sole HSBC Amanah account-i relationship, the Eligible Customer must make the TD-i placement under that same sole HSBC Amanah account-i relationship to enjoy the Promotional Rate.

Example 2: If an Eligible Customer purchases a Banca-Takaful Product under his/her joint HSBC Amanah account-i relationship, the Eligible Customer must make the TD-i placement under that same joint HSBC Amanah account-i relationship to enjoy the Promotional Rate.

15. All TD-i placements under this Promotion must be made with "New Funds".
    "New Funds" means monies that:
    (a) are transferred from HSBC Australia, any other HSBC entity in another country or jurisdiction, and/or any other bank or financial institution, to the Eligible Customer's CASA-i maintained with HSBC Malaysia;
    (b) are transferred by any means, including but not limited to cash deposits, Interbank GIRO transfers, instant fund transfers and DuitNow transfers between banks; and
    (c) have been held in that account for not more than seven (7) Business Days before the TD-i placement is made.
    "Business Day" means Monday to Friday, excluding bank holidays and public holidays in Malaysia.

    For avoidance of doubt, funds transferred from any existing HSBC Malaysia CASA/-i or TD/-i or foreign currency account(s)/-i or in the form cashier's orders or demand drafts or maintained for more than seven (7) Business Days, shall not be considered as New Funds.

16. TD-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility, financing or any other purpose.

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) 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 Amanah. The UTCs are available at www.hsbcamanah.com.my;
    (b) The respective Terms and Conditions for the Takaful Products;
    (c) HSBC Amanah'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.