

Terms and Conditions
HSBC Amanah Premier Fresh Funds Promotion ("Promotion")

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) ("HSBC Amanah") and HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) ("HSBC Bank"), collectively referred to as "HSBC".

PROMOTION PERIOD

2. "Promotion Period" runs from 6 October 2025 to 30 November 2025, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to selected Existing-to-Bank ("ETB") Premier customers who during the Promotion Period:
- (a) hold at least one Participating HSBC Amanah Credit Card-i as shown in Table 1 below;
and
 - (b) receive an invitation to participate in this Promotion via an Electronic Direct Mailer ("EDM") and/or SMS;
- ("Eligible Customers").

Table 1: Participating HSBC Amanah Credit Card-i(s)

HSBC Amanah	<ul style="list-style-type: none">• HSBC Amanah Premier World Mastercard Credit Card-i• HSBC Amanah MPower Platinum Credit Card-i• HSBC Amanah MPower Credit Card-i
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4. The following categories of persons are **not eligible** to participate in this Promotion:
- (i) Non-individuals or corporate customers;
 - (ii) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
5. Eligible Customer(s) whose Premier status is inactive and/or Participating HSBC Amanah Credit Card-i(s) are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the Reward will not be eligible to receive any reward under this Promotion.

PROMOTION MECHANICS

6. Eligible Customers must meet the Participation Criteria as set out in Table 2 below during the Promotion Period to be eligible for the Reward, subject to the terms and conditions herein.

Table 2: Participation Criteria

Participation Criteria	Reward
Eligible Customers who successfully	

(i) deposit a minimum of RM500,000 (or equivalent in foreign currency) Fresh Funds within the Promotion Period with HSBC to increase the Total Relationship Balance (TRB); and (ii) maintain the incremental TRB of RM500,000 (or equivalent in foreign currency) until the end of the Promotion Period.	RM1,000 cashback
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Note:-

- a. Total Relationship Balance (TRB) includes: any deposits in Current Account-i, Savings Account-i, Term Deposit-i, and/or Investments in Shariah-complaint Unit Trust funds, Structured Investment-i, Dual Currency Investment-i and/or Sukuk, and/or Cash value from Family Takaful.
- b. The Eligible Customer's Average Daily TRB in September 2025 will be taken as the TRB baseline. Any increase in TRB by the end of the Promotion Period will be accounted as incremental TRB.

Average Daily TRB in September 2025 = $\frac{\text{sum of daily day-end TRB in September 2025}}{30 \text{ days}}$

Incremental TRB = Day-end TRB on end of Promotion Period - Average Daily TRB in September 2025

Below are the illustrations of the calculation for incremental TRB:

Scenario	Average Daily TRB in September 2025	Day-end TRB on 30 November 2025	Incremental TRB
1	RM500,000	RM1,500,000	RM1,000,000
2	RM1,000,000	RM400,000	-RM600,000
3	RM500,000	RM500,000	RM0
4	RM1,000,000	RM1,500,000	RM500,000

- c. 'Fresh funds' mean moneys or funds transferred, credited, or paid into any deposit, investment, and bancassurance accounts of the Eligible Customers from other bank(s) and/or financial institution(s). Funds transferred from any existing HSBC deposit, home loan, investment and bancatakaful/ bancassurance accounts are **not** considered as fresh funds.

7. Below are the illustrations on Promotion eligibility and fulfilment:

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Average Daily TRB in September 2025	RM500,000	RM1,000,000	RM500,000	RM1,000,000

Fresh Funds	Place RM500,000 Fresh Funds in deposit during Promotion Period	Place RM400,000 Fresh Funds in deposit during Promotion Period	Place RM500,000 Fresh Funds in deposit during Promotion Period; of which, RM500,000 invested in Shariah-complaint Unit Trust funds	Place RM500,000 Fresh Funds in deposit during Promotion Period; of which, RM250,000 invested in Shariah-complaint Unit Trust funds
Total Fresh Funds	RM500,000	RM400,000	RM500,000	RM500,000
Day-end TRB on end of Promotion Period	RM1,000,000	RM1,400,000	RM1,000,000	RM1,400,000
Incremental TRB	RM500,000	RM400,000	RM500,000	RM400,000
Eligibility for Reward	Eligible for RM1,000 cashback	Not eligible as the customer does not meet the requirement of minimum RM500,000 Fresh Funds	Eligible for RM1,000 cashback	Not eligible as the customer does not meet the requirement of maintaining the incremental TRB of RM500,000 until the end of the Promotion Period.

PROMOTION REWARDS

8. The total allocation of the Reward to be given out under this Promotion is capped at 1,200 units, given on a first come first served basis, and is pooled together with the "HSBC Premier Fresh Funds Promotion". HSBC Amanah is the provider for all Rewards in this Promotion if all products are HBMS products.
9. Each Eligible Customer is only entitled to receive one (1) unit of Reward under this Promotion. In respect of a joint account, only one (1) primary cardholder of the Participating HSBC Amanah Credit Card-i(s) will be entitled to receive the Reward. In the event both joint account holders hold a Participating HSBC Amanah Credit Card-i, the first name appearing in the joint account will be entitled to receive the Reward.
10. The cashback of RM1,000 will be credited into the primary Participating HSBC Amanah Credit Card-i account of Eligible Customers who fulfilled the Participation Criteria set out above within twelve (12) weeks after the end of the Promotion Period. The Eligible Customers will receive an SMS notification of the cashback via their registered contact number maintained with HSBC.

In the event an Eligible Customer holds more than one Participating HSBC Amanah Credit Card-i, the cashback will be credited to the primary Participating HSBC Amanah

Credit Card-i with the highest ranking. For avoidance of doubt, the Participating HSBC Amanah Credit Card-i(s) ranking are in the following order: HSBC Amanah Premier World Mastercard Credit Card-i, HSBC Amanah MPower Platinum Credit Card-i, HSBC Amanah MPower Credit Card-i.

11. The following terms and conditions apply to the cashback:
 - a. The cashback is not transferable and cannot be exchanged for cash, credit or in kind.
 - b. HSBC Amanah will not entertain any request to fulfil the cashback to any third party other than the Eligible Customers.

GENERAL TERMS & CONDITIONS

12. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
 - a) electronic means;
 - b) notice in Eligible Customer's account statement(s) or composite statement;
 - c) notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. 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.
15. The below terms also apply:
 - a) HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbcamanah.com.my; and
 - b) HSBC Cardholder Agreement; and
 - c) HSBC Amanah Tariffs and Charges; and
 - d) HSBC's Notice relating to Personal Data Protection Act 2010.
16. 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.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.