

TERMS & CONDITIONS

HSBC Amanah Advance Cashback Promotion 2023 (“Promotion”)

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”).

PROMOTION PERIOD

2. “Promotion Period”:
 - a. “Sign-Up Period” runs from 1 October 2023 to 14 November 2023, both dates inclusive for customers to apply for participating HSBC Amanah Savings Account-i as stipulated in Table 1 below.
 - b. “Holding Period” is defined as four (4) months from the date of HSBC Amanah Savings Account-i is opened.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to New HSBC Amanah Advance customers who apply for the following Participating HSBC Amanah Savings Account-i as set out in Table 1 below for the first time during the Sign-Up Period (“Eligible Customers”):

Table 1: Participating HSBC Amanah Savings Account-i

Type of Participating HSBC Amanah Savings Account-i
<ul style="list-style-type: none">• HSBC Amanah Advance Account-i• HSBC Amanah Advance Everyday Global Account-i

4. “New HSBC Amanah Advance customers” is defined as :
 - a. New to HSBC Amanah and open any of the Participating HSBC Amanah Saving Account-i above; and
 - b. Do not hold any existing HSBC Amanah products.
5. The following categories of persons are **not eligible** to participate in this promotion:
 - a. Non-individuals or corporate HSBC customers;
 - b. Customer(s) who are participating in any other concurrent HSBC sign-up promotions via any channels either by HSBC or authorised third parties;
 - c. Customer(s) who signs up under HSBC Amanah Perks@Work programme;
 - d. Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia.
6. Eligible Customer(s) whose Advance status is inactive and/or Participating HSBC Amanah Savings Account-i are not activated, closed, invalid/inactive, suspended or cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Program.

PROMOTION MECHANICS

7. Eligible Customers must during the Promotion Period:
 - a. Apply for the Participating HSBC Amanah Savings Account-i as set out in Table 1; and
 - b. Fulfil the Historical Reward Criteria as set out in Table 2 below.
8. Historically, customers who met the Eligible Customer criteria and fulfilled the Historical Reward Criteria as per Table 2 received *hibah* (reward) in their Eligible Account. Table 2 sets out the historical Cashback rewarded to the Eligible Customer from January 2023 to May 2023 (“Historical Period”).

Table 2: Historical Reward Criteria

Reward	Reward Criteria
1 x RM300 Cashback	(i) Eligible Customers who applied and activated their HSBC Amanah Advance Account-i or HSBC Amanah Advance Everyday Global Account-i and (ii) maintained a minimum Average Daily Balance (ADB) of RM30,000 for 4 consecutive months during the Holding Period.

Note: Refer to clause 10 for the sample scenarios.

9. The reward given is not guaranteed but may be given at HSBC Amanah's sole discretion. Any disclosure of the reward herein shall not be construed as an indicative or prospective rate of return, nor give rise to any obligation on the part of HSBC Amanah to provide such Bonus cashback in the future.
10. Average Daily Balance is defined as sum of daily day-end balance divided by the number of days within the month.

Scenario 1

An illustration based on account opened on the 16th January 2023 and the ADB of the respective month.

Holding Period: 16th January 2023 to 15th May 2023

Duration	Number of days	Average Daily Balance	Meet Criteria?
16 th January 2023 – 31 st January 2023	16	RM30,000	YES
1 st February 2023 – 28 th February 2023	28	RM34,000	YES
1 st March 2023 – 31 st March 2023	31	RM32,000	YES
1 st April 2023 – 30 th April 2023	30	RM33,000	YES
1 st May 2023 – 15 th May 2023	15	RM36,000	YES

Note: Customer of Scenario 1 will be eligible for the RM300 cashback as customer meets the ADB throughout the holding period.

Scenario 2

An illustration based on account opened on the 16th January 2023 and sample average daily balance of the month.

Holding Period: 16th January 2023 to 15th May 2023

Duration	Number of days	Average Daily Balance	Meet Criteria?
16 th January 2023 – 31 st January 2023	16	RM30,000	YES
1 st February 2023 – 28 th February 2023	28	RM22,000	NO
1 st March 2023 – 31 st March 2023	31	RM32,000	YES
1 st April 2023 – 30 th April 2023	30	RM33,000	YES
1 st May 2023 – 15 th May 2023	15	RM36,000	YES

Note: Customer of Scenario 2 **will not be eligible** for the RM300 cashback as customer does not meet the ADB throughout the holding period.

11. Eligible Customers must apply* and activate# the Participating HSBC Amanah Savings Account-i at any HSBC Amanah branch during Promotion Period.

Note:

**Account application can be done at any HSBC Amanah branch or through the Instant Apply function on HSBC Amanah website and perform identity verification at any HSBC Amanah branch.*

#Activation of the Savings Account-i requires deposit of fund into the Savings Account-i by transferring the funds online from another bank. Alternatively, you can use our cash deposit machines or visit us in branch.

12. Eligible Customers is entitled to receive one (1) unit of Cashback throughout the Promotion Period.
13. In the event the Eligible Customer opens more than one (1) HSBC Amanah Savings Account-i, Eligible Customer is only entitled to receive one (1) unit of Cashback which is payable to the HSBC Amanah Savings Account-i that met the higher average daily balance within the Holding Period.
14. In respect to joint accounts, only the primary account holder is eligible to participate in this Promotion and stands to receive the Cashback. For avoidance of doubt, the 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 maximum units of Cashback to be given out under this Promotion is 740 units per month. HSBC Bank is the sole provider of all the Cashback in this Promotion.
16. Eligible customers must maintain total deposit of RM30,000 for 4 consecutive months from the date of HSBC Amanah Savings Account-i is opened.
17. Cashback will be credited into the Eligible Customer's Participating HSBC Amanah Savings Account-i within **90 days after the Holding Period** and this will be reflected in the Eligible Customer's Participating HSBC Amanah Savings Account-i statement in the following month.
18. The HSBC Amanah Savings Account-i are protected by PIDM up to RM250,000 for each depositor.

GENERAL TERMS & CONDITIONS

19. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
20. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's account statement(s) or composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
21. 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.
22. The below terms also applies :
 - (i) HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Cardholder Agreements; and
 - (iii) HSBC Amanah's Notice Relating to the Personal Data Protection Act 2010.

23. 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.
24. The Eligible Customers shall be responsible for any applicable taxes.
25. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.