

TERMS AND CONDITIONS

HSBC Global Money Transfer Zero-fees Campaign 1H2026 ("**Promotion**")

HSBC Bank Malaysia Berhad, (Registration No. 198401015221 (127776-V)) ("**HSBC Bank**") and HSBC Amanah Malaysia Berhad, (Registration No. 200801006421 (807705-X)) ("**HSBC Amanah**"), (collectively referred to as "**HSBC**").

PROMOTION PERIOD

1. "**Promotion Period**" runs from 1 January 2026 to 30 June 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

2. The Promotion is open to individual HSBC customers who:
 - i) have a sole or joint savings/current account/-i, Everyday Global Account/-i ("**EGA**") and/or a Foreign Currency Account/-i ("**FCA**") with HSBC;
 - ii) have a valid and active HSBC Malaysia Mobile Banking ID and password; and
 - iii) performs transaction(s) via Global Money Transfer ("**GMT**") on HSBC Malaysia Mobile Banking app.(collectively known as "**Eligible Customers**").
3. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

4. Eligible Customers who perform transaction(s) via GMT on HSBC Malaysia Mobile Banking during the Promotion Period will enjoy zero-fees for the transaction(s) as there will be no fee imposed by HSBC throughout the Promotion Period.
5. For avoidance of doubt, 'zero-fees' means no fee will be charged by HSBC for the same or different currency transfers where such fee may be imposed by HSBC after the Promotion Period. However, it does not include any fees charged by the beneficiary bank (if any) where the Eligible Customers or the beneficiary is responsible to pay such fees imposed by the beneficiary bank. Some beneficiary banks may impose charges prior to crediting the funds into the beneficiary's account. HSBC is unable to advise you of the beneficiary bank's charges as it is not within HSBC's control.
6. There is no limit to the number of GMT transactions that can be performed at zero-fees during the Promotion Period. However, the maximum daily limit for GMT transactions is subject to HSBC Malaysia Online Banking daily transfer limit for Overseas Telegraphic Transfer and Global Money Transfer (shared limit).
7. All GMT transactions are subject to Bank Negara Malaysia ("**BNM**") Foreign Exchange Policy. The Bank has the right to reject any GMT transaction that is identified to be in breach of BNM's Foreign Exchange Policy prior to the completion of the GMT transaction.

GENERAL TERMS & CONDITIONS

8. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
9. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
10. 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.
11. The below terms also apply:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
12. The Eligible Customers shall be responsible for any applicable taxes.
13. HSBC's decision on all matters relating to this Promotion shall be final and binding.