

TERMS AND CONDITIONS

Save with HSBC Amanah Everyday Global Account-i 2021 – Phase 1 Promotion (“Promotion”)

HSBC Amanah Malaysia Bhd, Company No. 200801006421 (807705-X) will be referred to as “**HSBC Amanah**”.

PROMOTION PERIOD

1. This Promotion shall commence from 1 January 2021 until 30 June 2021 (“**Promotion Period**”), both dates inclusive.

ELIGIBILITY

2. The Promotion is open to new and existing HSBC Amanah customer(s) who holds HSBC Amanah Everyday Global Account-i (“**EGA-i**”) during the Promotion Period except non-individuals or corporate customers (“**Eligible Customer(s)**”).

PROMOTION MECHANICS

3. Customer(s) who hold the EGA-i account may receive Hibah when they maintain any balance in the EGA-i account. The provision of Hibah is subject to HSBC Amanah’s sole discretion.
4. The historical Hibah rate for EGA-i’s Malaysian Ringgit (“**MYR**”) account is summarised in Table 1. Hibah rate disclosed in this promotion is based on historical Hibah rate awarded from 01 August 2020 to 31 December 2020.

Table 1: Summary of EGA-i Historical Hibah Rates for MYR Account

Account Credit Balance Range (MYR)	Historical Hibah Rate (p.a.)
0 to 10,000	0.00%
10,000.01 to 50,000	0.25%
50,000.01 to 100,000	1.75%
100,000.01 to 200,000	2.25%
Above 200,000	0.25%

5. The above historical Hibah rate shall not be construed as an indicative Hibah nor give rise to any obligation on the part of HSBC Amanah to provide such Hibah in the future.

GENERAL TERMS AND CONDITIONS

6. HSBC Amanah reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
7. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
8. HSBC Amanah reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah or any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
9. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profits, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah has been advised of the possibility of such loss or damage.
10. To the fullest extent permitted by law, HSBC Amanah expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Promotion.
11. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Customer(s):
 - (a) Individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in HSBC Amanah records;
 - (b) Press advertisements;
 - (c) Notice in the Eligible Customer(s)' composite statement(s);
 - (d) Display at its business premises; or
 - (e) Notice on HSBC Amanah's internet website(s) or official social media sites;

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

12. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

- (a) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - (i) Generic Terms & Conditions;
 - (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
 - (iii) Specific Terms & Conditions for Retail Banking and Wealth Management
- 13. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
- 14. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.