

Revision of Terms & Conditions for HSBC Digital Account Opening Rewards Campaign effective 9 December 2022

6 December 2022

Dear Valued Customers,

We hereby give notice that the amended HSBC Bank and HSBC Amanah Digital Account Opening Rewards Terms and Conditions will supersede the existing HSBC Digital Account Opening Rewards Promotion for HSBC Bank and HSBC Amanah customers respectively with effect from 9 December 2022.

New clauses are added in as below:

HSBC Bank Digital Account Opening Rewards Terms and Conditions

6. The Eligible Customer stands to receive one (1) unit of RM30 cash ("**Reward**") by fulfilling the Participation Criteria in Table 2 and/or one (1) unit of Dyson Pure Cool Purifier ("**Prize**") by fulfilling the Participation Criteria in Table 4, subject to the terms and conditions herein.
21. Both the Reward and Prize allocated under this Promotion is pooled together with HSBC Amanah Bank Digital Account Opening Rewards Promotion. HSBC Bank is the sole provider for all the Reward and Prize in this Promotion. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit.

HSBC Amanah Digital Account Opening Rewards Terms and Conditions

6. The Eligible Customer stands to receive one (1) unit of RM30 cash ("**Reward**") by fulfilling the Participation Criteria in Table 2 and/or one (1) unit of Dyson Pure Cool Purifier ("**Prize**") by fulfilling the Participation Criteria in Table 4, subject to the terms and conditions herein.
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Amended clauses as below:

HSBC Bank Digital Account Opening Rewards Terms and Conditions

Current Terms and Conditions	Revised Terms and Conditions												
<p>11. Entries shall be earned based on the Monthly Average Balance maintained in the Eligible Account in each calendar month within the Promotion Period, illustrated in Table 4 below.</p>	<p>12. Entries shall be earned based on the Monthly Average Balance maintained in the Eligible Account in each calendar month within the Promotion Period, illustrated in Table 4 below.</p>												
<p style="text-align: center;">Table 4 – Requirement for Entries</p> <table border="1" data-bbox="204 633 783 835"> <thead> <tr> <th>Condition</th> <th>Number of Entries</th> </tr> </thead> <tbody> <tr> <td>Every RM1,000 Monthly Average Balance in the Eligible Account</td> <td>One (1) Entry</td> </tr> </tbody> </table>	Condition	Number of Entries	Every RM1,000 Monthly Average Balance in the Eligible Account	One (1) Entry	<p style="text-align: center;">Table 4 – Participating Criteria for Prize</p> <table border="1" data-bbox="812 633 1390 835"> <thead> <tr> <th>Condition</th> <th>Number of Entries</th> </tr> </thead> <tbody> <tr> <td>Every RM1,000 Monthly Average Balance in the Eligible Account</td> <td>One (1) Entry</td> </tr> </tbody> </table>	Condition	Number of Entries	Every RM1,000 Monthly Average Balance in the Eligible Account	One (1) Entry				
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<p>12. Each Eligible Customer will only be entitled to one (1) Reward throughout the Promotion Period. The total Reward allocated under this Promotion is RM90,000, which will be</p>	<p>13. Each Eligible Customer will only be entitled to one (1) Reward throughout the Promotion Period. The total Reward allocated under this Promotion is RM90,000 (i.e. 3000 units of Reward),</p>												

awarded on first come, first-served basis and subject to availability. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit. HSBC is the sole provider for all prizes in this promotion.

16. A total of fifteen (15) units of Prizes will be given throughout the Promotion Period where five (5) units of Prizes will be given out in each calendar month (“Monthly Prize”) during the Promotion Period.

Prize	Number of Monthly Prizes	Total Units throughout Promotion Period
Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units

17. Each Eligible Customer will only be entitled to win a maximum of one (1) unit of Prize throughout the Promotion Period. If the Eligible Customer is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 18.

18. The Monthly Prize winners selection process is based on the process below:

- a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC’s randomizer system.
- b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer (“**Shortlisted Eligible Customer**”).
- c. The Shortlisted Eligible Customer will receive an SMS within eight (8) to ten (10) weeks after each calendar month, at the mobile numbers maintained in HSBC’s records, notifying them that they stand to receive the Monthly Prize,

which will be awarded on first come, first-served basis and subject to availability (“**Reward Capping**”).

17. A total of fifteen (15) units of Prizes will be given throughout the Promotion Period where five (5) units of Prizes will be given out in each calendar month (“**Monthly Prize**”) during the Promotion Period.

Prize	Number of Monthly Prizes	Total Units throughout Promotion Period (“Prize Capping”)
Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units

18. Each Eligible Customer stands to win a maximum of one (1) unit of Prize throughout the Promotion Period. If the Eligible Customer is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 19.

19. The Monthly Prize winners selection process is based on the process below (“**Winners Selection Process**”):

- a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC’s randomizer system.
- b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer (“**Shortlisted Eligible Customers**”).
- c. The Shortlisted Eligible Customers will receive an SMS within eight (8) to ten (10) weeks after each calendar month, at the mobile numbers maintained in HSBC’s records, notifying them that they stand to receive the Monthly Prize, subject to answering a question via

<p>subject to answering a question via SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize.</p> <p>d. The Monthly Prize winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks after each calendar month. The Monthly Prize winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Prize using the allocated Unique ID.</p> <p>e. He/she who has not fulfilled the requirements under Clause 18(c) will be disqualified as a Shortlisted Eligible Customer.</p> <p>f. In the event HSBC has not selected any Monthly Prize winner due to Clause 18(e), the next entry from the randomization results in Clause 18(b) will be selected, and the same process in Clause 18(c) to (e) shall be repeated.</p> <p>g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 18(f), the same process in Clause 18(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.</p>	<p>SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize.</p> <p>d. The Monthly Prize winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks after each calendar month. The Monthly Prize winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Prize using the allocated Unique ID.</p> <p>e. He/she who has not fulfilled the requirements under Clause 19(c) will be disqualified as a Shortlisted Eligible Customers.</p> <p>f. In the event HSBC has not selected any Monthly Prize winner due to Clause 19(e), the next entry from the randomization results in Clause 19(b) will be selected, and the same process in Clause 19(c) to (e) shall be repeated.</p> <p>g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 19(f), the same process in Clause 19(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.</p>
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HSBC Amanah Digital Account Opening Rewards Terms and Conditions

Current Terms and Conditions	Revised Terms and Conditions												
<p>3. This Promotion is open to new-to-bank individual customer who successfully opens HSBC Basic Savings Account/-i ("Eligible Account") through the Instant Apply function on HSBC Bank or HSBC Amanah website during the Promotion Period ("Eligible Customer").</p> <p>6. The Eligible Customer will qualify for a RM30 cash ("Reward") upon meeting the Participation Criteria set in Table 2</p>	<p>3. This Promotion is open to new-to-bank individual customer who successfully opens HSBC Amanah Basic Savings Account/-i ("Eligible Account") through the Instant Apply function on HSBC Amanah website during the Promotion Period ("Eligible Customer").</p> <p>7. Historically, the Eligible Customer who fulfilled the Participation Criteria set in Table 2 received a RM30 cash ("Reward") subject to the Reward Capping and based on first come first serve basis. Any disclosure of historical reward shall not be construed as an indicative or prospective reward, nor give rise to any obligation on the part of HSBC Amanah to provide such reward in the future.</p>												
<p>Table 2 – Participation Criteria</p> <table border="1"> <thead> <tr> <th colspan="2" data-bbox="209 797 778 835">Participation Criteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="209 842 448 1070">a.</td> <td data-bbox="453 842 778 1070">Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log into the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; and</td> </tr> <tr> <td data-bbox="209 1077 448 1346">b.</td> <td data-bbox="453 1077 778 1346">Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 7 below ("Eligible Transaction(s)") with a minimum amount of RM20 in each transaction within forty-five (45) calendar days from account opening date ("Transaction Period").</td> </tr> </tbody> </table>	Participation Criteria		a.	Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log into the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; and	b.	Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 7 below (" Eligible Transaction(s) ") with a minimum amount of RM20 in each transaction within forty-five (45) calendar days from account opening date (" Transaction Period ").	<p>Table 2 – Participation Criteria for Reward</p> <table border="1"> <thead> <tr> <th colspan="2" data-bbox="817 1115 1385 1153">Participation Criteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="817 1160 1056 1388">a.</td> <td data-bbox="1061 1160 1385 1388">Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log into the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; and</td> </tr> <tr> <td data-bbox="817 1395 1056 1664">b.</td> <td data-bbox="1061 1395 1385 1664">Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 8 below ("Eligible Transaction(s)") with a minimum amount of RM20 in each transaction within forty-five (45) calendar days from account opening date ("Transaction Period").</td> </tr> </tbody> </table>	Participation Criteria		a.	Download the HSBC Malaysia Mobile App, register for HSBC Malaysia online banking and successfully log into the HSBC Malaysia Mobile App within thirty (30) calendar days from account opening date; and	b.	Perform a minimum of five (5) Eligible Transaction(s) listed in Clause 8 below (" Eligible Transaction(s) ") with a minimum amount of RM20 in each transaction within forty-five (45) calendar days from account opening date (" Transaction Period ").
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Eligible Transaction(s)	Definition												
a) Debit Card/-i Spend	All local and overseas retail transactions and												

	<p>payment charges); and</p> <ul style="list-style-type: none"> • Transactions that are subsequently void or cancelled. <p>For avoidance of doubt, transactions charged to the Eligible Customer's HSBC Debit Card will count as an Eligible Transaction for HSBC Basic Savings Account, while transactions charged to the HSBC Debit Card-i will count as an Eligible Transaction for HSBC Amanah Basic Savings Account-i.</p>		<p>online transactions charged to the Eligible Customer's HSBC Amanah Debit Card-i but excludes the following:-</p> <ul style="list-style-type: none"> • Fees and charges (e.g. annual fees, late payment charges); and • Transactions that are subsequently void or cancelled.
b) Bill Payment	Online bill payments via 'Pay a Bill' through HSBC Malaysia online banking or Mobile App that is paid through the Eligible Account	b) Bill Payment	Online bill payments via 'Pay a Bill' through HSBC Malaysia online banking or Mobile App that is paid through the Eligible Account
c) DuitNow	The Eligible Account is debited using 'DuitNow' function via the HSBC Malaysia online banking or Mobile App to initiate instant credit transfers using a recipient's account number with other banks or DuitNow ID from the Eligible Account.	c) DuitNow	The Eligible Account is debited using 'DuitNow' function via the HSBC Malaysia online banking or Mobile App to initiate instant credit transfers using a recipient's account number with other banks or DuitNow ID from the Eligible Account.
d) JomPay	A bill payment service available on HSBC Malaysia's online banking or Mobile App for Eligible Customer to make payment of bills to participating billers registered in the scheme	d) JomPay	A bill payment service available on HSBC Malaysia's online banking or Mobile App for Eligible Customer to make payment of bills to participating billers registered in the scheme using the Eligible Account, i.e. government agencies, statutory bodies, businesses, (including sole proprietors and partnerships) societies, charities and other entities participating in the

	using the Eligible Account, i.e. government agencies, statutory bodies, businesses, (including sole proprietors and partnerships) societies, charities and other entities participating in the scheme to collect bill payments.		scheme to collect bill payments.								
<p>8. All Eligible Transactions bearing posting dates within the corresponding Transaction Period will be taken into account for the Reward. HSBC is not responsible for any failure or delay in transmission or posting of any transaction by retailers/ merchants.</p> <p>9. If the HSBC Debit Card/-i of the Eligible Customer is cancelled/terminated for any reason whatsoever, all transactions charged to the said HSBC Debit Card/-i during the Transaction Period will not be taken into consideration for the entitlement of the Reward.</p> <p>10. Eligible Customer who meets the Participation Criteria set in Table 2 shall qualify for entries to win the one (1) unit of Dyson Pure Cool Purifier ("Prize") throughout the Promotion Period.</p> <p>11. Entries shall be earned based on the Monthly Average Balance maintained in the Eligible Account in each calendar month within the Promotion Period, illustrated in Table 4 below.</p>		<p>9. All Eligible Transactions bearing posting dates within the corresponding Transaction Period will be taken into account for the Reward. HSBC Amanah is not responsible for any failure or delay in transmission or posting of any transaction by retailers/ merchants.</p> <p>10. If the HSBC Amanah Debit Card-i of the Eligible Customer is cancelled/terminated for any reason whatsoever, all transactions charged to the said HSBC Amanah Debit Card-i during the Transaction Period will not be taken into consideration for the entitlement of the Reward.</p> <p>11. Historically, Eligible Customer(s) who fulfilled the Participation Criteria set in Table 4 was awarded entries to win a Dyson Pure Cool Purifier ("Prize"). The Prize was given based on the Winners Selection Process and subject to the Prize Capping. The Prize is not guaranteed and subject to HSBC Amanah's discretion. Any disclosure of historical prize shall not be construed as an indicative or prospective prize, nor give rise to any obligation on the part of HSBC Amanah to provide such prize in the future.</p> <p>12. Table 4 below sets out the historical entries awarded for a Calendar Month from 1 October 2022 to 31 October 2022 ("Historical Period").</p>									
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“Monthly Average Balance” refers to the sum of the daily day-end balances for a calendar month during the Promotion Period, divided by the number of days in that month.

An illustration on Monthly Average Balance using 30-day calendar month:

Day of the Month	Daily Day-End Balances
1 to 15 (15 days)	RM50,000
16 to 30 (15 days)	RM35,000

Total Daily Day-End Balances	(RM50,000 x 15 days) + (RM35,000 x 15 days) = RM1,275,000
Number of days in the Promotion Month	30 days
Average Daily Balance	RM1,275,000 / 30 days = RM42,500

The number of entries entitled for Monthly Average Balance of RM42,500 are 42 entries.

12. Each Eligible Customer will only be entitled to one (1) Reward throughout the Promotion Period. The total Reward allocated under this Promotion is RM90,000, which will be awarded on first come, first-served basis and subject to availability. HSBC does not have any obligation to inform the Eligible Customer should the Reward has reached its allocated limit. HSBC is the sole provider for all prizes in this promotion.
16. A total of fifteen (15) units of Prizes will be given throughout the Promotion Period where five (5) units of Prizes will be given out in each calendar month (“Monthly Prize”) during the Promotion Period.

Prize	Number of Monthly Prizes	Total Units throughout Promotion Period
Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units

Calendar Month during the Promotion Period, divided by the number of days in that month.

An illustration on Monthly Average Balance using 30-day Calendar Month:

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Prize	Number of Monthly Prizes	Total Units throughout Promotion Period (“Prize Capping”)
Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units

18. Each Eligible Customer stands to win a maximum of one (1) unit of Prize throughout the Promotion Period. If the Eligible

Dyson Pure Cool Purifier	Five (5) units	Fifteen (15) units	<p>Customer is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 19.</p> <p>19. The Monthly Prize winners selection shall be based on the process below ("Winners Selection Process"):</p> <ol style="list-style-type: none"> a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC's randomizer system. b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer ("Shortlisted Eligible Customer"). c. The Shortlisted Eligible Customers will receive an SMS within eight (8) to ten (10) weeks after each calendar month, at the mobile numbers maintained in HSBC's records, notifying them that they stand to receive the Monthly Prize, subject to answering a question via SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize. d. The Monthly Prize winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks after each calendar month. The Monthly Prize winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Prize using the allocated Unique ID. e. He/she who has not fulfilled the requirements under Clause 19(c) will be disqualified as a Shortlisted Eligible Customers. f. In the event HSBC has not selected any Monthly Prize winner due to Clause 19(e), the next entry from the randomization results in Clause
<p>17. Each Eligible Customer will only be entitled to win a maximum of one (1) unit of Prize throughout the Promotion Period. If the Eligible Customer is identified as a subsequent Monthly Prize winner after winning one (1) Monthly Prize, a new Monthly Prize winner will be selected based on the next entry from the randomization results as stated in Clause 18.</p> <p>18. The Monthly Prize winners selection process is based on the process below:</p> <ol style="list-style-type: none"> a. All entries earned throughout the Promotion Period will be grouped together and assigned with a serial number in HSBC's randomizer system. b. To determine the Monthly Prize winners, HSBC will perform one (1) time randomization of the entries received after each calendar month to shortlist five (5) Eligible Customer ("Shortlisted Eligible Customer"). c. The Shortlisted Eligible Customer will receive an SMS within eight (8) to ten (10) weeks after each calendar month, at the mobile numbers maintained in HSBC's records, notifying them that they stand to receive the Monthly Prize, subject to answering a question via SMS correctly. He/she must answer the question via SMS within five (5) calendar days from the date of receipt of the SMS to receive the Monthly Prize. d. The Monthly Prize winners will receive one (1) allocated Unique ID notified via electronic mail within sixteen (16) weeks after each calendar month. The Monthly Prize winners shall visit the website of our gift fulfilment agency, Tri-E Marketing Sdn Bhd, at the link provided in the electronic mail to redeem the Prize using the allocated Unique ID. 			

<p>e. He/she who has not fulfilled the requirements under Clause 18(c) will be disqualified as a Shortlisted Eligible Customer.</p> <p>f. In the event HSBC has not selected any Monthly Prize winner due to Clause 18(e), the next entry from the randomization results in Clause 18(b) will be selected, and the same process in Clause 18(c) to (e) shall be repeated.</p> <p>g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 18(f), the same process in Clause 18(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.</p>	<p>19(b) will be selected, and the same process in Clause 19(c) to (e) shall be repeated.</p> <p>g. In the event HSBC has not selected any Monthly Prize winner after the process in Clause 19(f), the same process in Clause 19(c) to (e) shall be repeated up to two (2) rounds, and thereafter the remaining Prize, if any, will be forfeited.</p>
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