

Extension of HSBC Amanah Step Up Savings Promotion

31 March 2022

Dear Valued Customers,

We hereby give notice that the Terms and Condition of HSBC Amanah Step Up Savings Promotion has been amended. This amended HSBC Amanah Step Up Savings Promotion Terms and Conditions will supersede the existing HSBC Amanah Step Up Savings Promotion with effect from 3 April 2023.

Clauses below have been amended in bold (addition) and/or strikethrough (deletion):

2. The "HSBC Amanah Step Up Savings Promotion" ("Promotion") shall run from 1 April 2022 to ~~31 March 2023~~ 30 April 2023, both dates inclusive ("Promotion Period").
3. The Promotion is open to new and existing HSBC customers who open/nominate/maintain any of the following participating account for salary crediting purposes under the HSBC Amanah Perks@Work Programme:
 - a) HSBC Amanah Premier Account-i;
 - b) HSBC Amanah Advance Account-i;
 - e) ~~HSBC Amanah Basic Account i;~~

(hereinafter collectively referred to as the "Participating Account").

EXCEPT for the following categories of persons/accounts:-

- a) Permanent and/or contract employees of HSBC (including their subsidiaries and related companies) and their immediate family members (spouse, children, parents, brothers and sisters);
- b) Customers who are registered under Perks@Work Programme via HSBC Amanah Everyday Global Account-i;
- c) Customers who are registered under Perks@Work Programme via HSBC Amanah Basic Account-i;**
- d) Joint customers who are registered under Perks@Work Programme; and
- e) non-individuals or corporate customers

(hereinafter collectively referred to as the "Eligible Customer(s)").

5. Table A below sets out the historical Bonus Reward Rate awarded from 29 November 2021 to 28 February 2022 ("Historical Period").

Table A:

Promotion Categories	Criteria for historical Bonus Reward	Total reward rate awarded ("Bonus Reward Rate")	Other Considerations					
Save	Eligible Customers received hibah (reward) based on the rates below ("Promotion Reward Rate") on Incremental Balance:- (a) 1.75% p.a. for HSBC Amanah Premier or HSBC Amanah Advance Account-i; or (b) 0.25% p.a. for HSBC Amanah Basic Savings Account i.	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">1.75% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> <tr> <td>HSBC Amanah Basic Savings Account i</td> <td>0.25% p.a.</td> </tr> </table>	HSBC Amanah Premier Account-i	1.75% p.a.	HSBC Amanah Advance Account-i	HSBC Amanah Basic Savings Account i	0.25% p.a.	<p>a) The Bonus Reward Rate was applicable only on Incremental Balance of minimum RM1 up to a maximum of RM100,000.</p> <p>b) Eligible bill payment(s) means online bill payments made via 'Pay a Bill' and 'JomPAY' through Online Banking or Mobile Banking but excludes payment performed using the Eligible Customer's HSBC/HSBC Amanah Credit Card-i (collectively known as "Credit Card-i") ("Bill Payments")</p> <p>c) *Eligible Spend includes all local and overseas retail transactions and online transactions charged to the Eligible Customer's HSBC Amanah Debit Card-i and/or HSBC Amanah Credit Card-i(s) but excludes the following:-</p> <ul style="list-style-type: none"> • Fees and charges (e.g. annual fees, late payment charges); • Cash Advances; • Balance Transfer Instalment; • Cash Instalment Plan; and
HSBC Amanah Premier Account-i	1.75% p.a.							
HSBC Amanah Advance Account-i								
HSBC Amanah Basic Savings Account i	0.25% p.a.							
Save + Pay	Eligible Customers performed minimum 3 bill payments via Online Banking or Mobile Banking received additional hibah (reward) at 0.75% p.a. on top of the Promotion Reward Rate on the Incremental Balance.	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">2.50% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> <tr> <td>HSBC Amanah Basic Savings Account i</td> <td>1.00% p.a.</td> </tr> </table>	HSBC Amanah Premier Account-i	2.50% p.a.	HSBC Amanah Advance Account-i	HSBC Amanah Basic Savings Account i	1.00% p.a.	
HSBC Amanah Premier Account-i	2.50% p.a.							
HSBC Amanah Advance Account-i								
HSBC Amanah Basic Savings Account i	1.00% p.a.							
Save + Spend	Eligible Customers who spent minimum accumulated RM1,000 on Eligible Spend* received additional hibah (reward) at 0.75% p.a. on top of the Promotion Reward Rate on the Incremental Balance.	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">2.50% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> <tr> <td>HSBC Amanah Basic Savings Account i</td> <td>1.00% p.a.</td> </tr> </table>	HSBC Amanah Premier Account-i	2.50% p.a.	HSBC Amanah Advance Account-i	HSBC Amanah Basic Savings Account i	1.00% p.a.	
HSBC Amanah Premier Account-i	2.50% p.a.							
HSBC Amanah Advance Account-i								
HSBC Amanah Basic Savings Account i	1.00% p.a.							
Save + Pay + Spend	Eligible Customers performed minimum 3 bill payments via Online Banking or Mobile Banking AND spent minimum accumulated RM1,000 on Eligible Spend* during the same Promotion Month	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">3.25% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> </table>	HSBC Amanah Premier Account-i	3.25% p.a.	HSBC Amanah Advance Account-i			
HSBC Amanah Premier Account-i	3.25% p.a.							
HSBC Amanah Advance Account-i								

	received additional hibah (reward) of 1.50% p.a. on top of the Promotion Reward Rate on the Incremental Balance.	HSBC Amanah Basic Savings Account-i	1.75% p.a.	<ul style="list-style-type: none"> Transactions that are subsequently void or cancelled. ("Eligible Spend")
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6. Table B sets out historical Bonus Reward Rate awarded from 1 April 2022 to 30 June 2022. Any disclosure of historical Bonus Reward Rate in Table A and B shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such Bonus Reward Rate in the future.

Table B:

Promotion Categories	Criteria for Bonus Reward	Total reward rate to be awarded ("Bonus Reward Rate")		Other Considerations				
Invest	Eligible Customers invested a minimum of RM8,000 in Shariah Compliance Unit Trust Fund via EZInvest on Mobile Banking and received additional hibah (reward) at 1.00% p.a. on top of the Promotion Reward Rate on the Incremental Balance.	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">Additional 1.00% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> <tr> <td>HSBC Amanah Basic Savings Account-i</td> <td>Additional 1.00% p.a.</td> </tr> </table>	HSBC Amanah Premier Account-i	Additional 1.00% p.a.	HSBC Amanah Advance Account-i	HSBC Amanah Basic Savings Account-i	Additional 1.00% p.a.	Eligible Customers fulfilled one or more of the Promotion Categories specified in Table A before they received the additional hibah of 1.00% p.a. under the Invest category.
HSBC Amanah Premier Account-i	Additional 1.00% p.a.							
HSBC Amanah Advance Account-i								
HSBC Amanah Basic Savings Account-i	Additional 1.00% p.a.							
Protect (Takaful)	Eligible Customers who purchase a new Takaful certificate with a minimum total transaction of RM 8,000 during Promotion Month, will receive additional hibah (reward) at 1.00% p.a. on top of the Promotion Reward Rate on the Incremental Balance.	<table border="1"> <tr> <td>HSBC Amanah Premier Account-i</td> <td rowspan="2">Additional 1.00% p.a.</td> </tr> <tr> <td>HSBC Amanah Advance Account-i</td> </tr> <tr> <td>HSBC Amanah Basic Savings Account-i</td> <td>Additional 1.00% p.a.</td> </tr> </table>	HSBC Amanah Premier Account-i	Additional 1.00% p.a.	HSBC Amanah Advance Account-i	HSBC Amanah Basic Savings Account-i	Additional 1.00% p.a.	<ol style="list-style-type: none"> Eligible Customers fulfilled one or more of the Promotion Categories specified in Table A before they received the additional hibah of 1.00% p.a. under the protect category. Customer's Takaful certificate must be issued 30 days after the Promotion Month, in order to qualify for additional hibah of 1.00% p.a. If Eligible Customer exercises cooling-off rights, cancellation or termination for the issued certificate
HSBC Amanah Premier Account-i	Additional 1.00% p.a.							
HSBC Amanah Advance Account-i								
HSBC Amanah Basic Savings Account-i	Additional 1.00% p.a.							

			<p>before the Bonus Reward is credited, the Eligible Customer will not be entitled to the Bonus Reward and any such Bonus Reward shall be forfeited.</p> <p>4. The additional hibah of 1.00% p.a. is only applicable for new Takaful Certificate purchase during the Promotion Month only.</p>
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