

TERMS & CONDITIONS

HSBC Amanah Advance Q1 2024 Wealth Bundling ("**Promotion**")

PROMOTION PERIOD

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**").
2. "**Promotion Period**" runs from 15 January 2024 to 31 March 2024, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to the following customers:
 - (a) existing active HSBC Amanah Advance customer(s) (effective 15 January 2024);
 - (b) existing HSBC Amanah customer(s) who are being upgraded as HSBC Amanah Advance within Promotion Period; or
 - (c) inactive or dormant HSBC Amanah Advance customer(s) who re-activate their account status within the Promotion Period.

("Eligible Customers").
4. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Permanent and/or contract employees of HSBC;
 - (b) Age below 18 years old; and
 - (c) non-individual or corporate HSBC Amanah customers.
5. Eligible Customer whose any banking facilities are delinquent, suspended/closed throughout the Promotion Period or during fulfilment of the TD-i placement profit, they will not be entitled for the Promotional Rates under this Promotion. In the event any of these events happened, the existing Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on the prevailing 6 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

Example: Eligible Customer opens an EGA-i account and made the Promotion Rates TD-i placement under this Promotion on 15 January 2024. However, Eligible Customers closed the EGA-i on 16 January 2024. The Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on 17 January 2024 at the prevailing board rate. Backdating of TD-i for the profit from 15 January 2024 to 16 January 2024 is not allowed.

PROMOTION MECHANICS

6. The products and propositions included in this Promotion are as follows:
 - (a) HSBC Amanah Advance;
 - (b) Malaysian Ringgit ("**MYR**") and US Dollar ("**USD**") HSBC Amanah Term Deposit-i ("**TD-i**") (Protected by Perbadanan Insurans Deposit Malaysia up to RM 250,000 for each depositor);
 - (c) Regular Contribution Takaful Product and Single Contribution Takaful Product.
7. For the purpose of this Promotion, product in Clause 6(c) is referred to as "**Wealth Product**".

8. Upon meeting the following criteria during the Promotion Period, Eligible Customer(s) is entitled for the TD-i rates (“**Promotional Rates**”) as listed in Table A below, on a first come first served basis and subject to other terms and conditions herein:
- The minimum amount of TD-i placement is RM 20,000 or equivalent in USD;
 - The Wealth Product is purchased together with the TD-i placement;
 - The minimum contribution amount in Wealth Products must be in accordance with the amount stated in the respective Prospectus and Indicative Terms & Conditions (“**Minimum Contribution Amount**”) and the TD-i -: Wealth Product ratio provided in Table A below (“**Ratio**”); and
 - All TD-i placements under this Promotion must be made with New Funds at HSBC Amanah branch only. Please refer to Clause 16 for the definition of New Funds.

Table A

Wealth Products	TD-i placement amounts	Amount in Wealth Products during Promotion Period	Ratio (TD-i : Wealth Products)	TD-i Tenure	Promotional Rates
Takaful Product (Regular Contribution)	Each TD-i placement must be a minimum of RM20,000 or equivalent in USD for each Eligible Customers (subject to Total TD-i Limit)	Must meet the Minimum Contribution Amount, the Ratio and the <u>Contribution Payment Mode</u> must be <u>Yearly</u> and purchased together with the TD-i <i>Please refer example 1</i>	1:1 for each placement of TD-i with Regular Contribution Takaful Product	Six (6) months	6.28% per annum (for MYR TD-i) or 7.28% per annum (for USD TD-i)
Takaful Product (Single Contribution)	Each TD-i placement must be a minimum of RM20,000 or equivalent in USD for each Eligible Customers (subject to Total TD-i Limit)	Must meet the Minimum Contribution Amount and the Ratio, and purchased together with the TD-i <i>Please refer example 2</i>	1:3 for each placement of TD-i with Single Contribution Takaful Product	Six (6) months	6.28% per annum (for MYR TD-i) or 7.28% per annum (for USD TD-i)

Example 1

If an Eligible Customer makes a single TD-i placement of RM 20,000 and purchases a minimum of RM 20,000 in Regular Contribution Takaful Product on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 6.28% per annum for a tenure of 6 months.

If an Eligible Customer makes a single TD-i placement of USD 20,000 and purchases a minimum of RM 95,000 in Regular Contribution Takaful Product on the same day, the Eligible Customer will enjoy the USD TD-i Promotional Rates of 7.28% per annum for a tenure of 6 months.

Example 4

If an Eligible Customer makes a single TD-i placement of RM 20,000 and purchases a minimum of RM 60,000 in Single Contribution Takaful Product on the same day, the Eligible Customer will enjoy the MYR TD-i Promotional Rates of 6.28% per annum for a tenure of 6 months.

If an Eligible Customer makes a single TD-i placement of USD 20,000 and purchases a minimum of RM 285,000 in Single Contribution Takaful Product on the same day, the Eligible Customer will enjoy the USD TD-i Promotional Rates of 7.28% per annum for a tenure of 6 months.

9. A maximum limit of RM 300 million TD-i placements apply collectively throughout the Promotion Period (“**Total TD-i Limit**”), which is pooled together with the “HSBC Premier Q1 2024 Wealth Bundling” promotion, “HSBC Amanah Premier Q1 2024 Wealth Bundling” & “HSBC Advance Q1 2024 Wealth Bundling” promotion.
10. Eligible Customer(s) who perform any regular or ad-hoc investment top ups on existing Investment-Linked Takaful Product will be excluded from this promotion.
11. No profit shall be payable in the event the TD-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.
12. Partial upliftment from a single TD-i placement is not allowed under this Promotion. See Example 1 and Example 2 below illustrating partial upliftment and full upliftment respectively.

Example 1: if Customer A makes one (1) TD-i placement of RM 100,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.

Example 2: if Customer B makes three (3) TD-i placements of RM 100,000 each, he/she is allowed to uplift one (1) of the RM 100,000 TD-i placements and enjoy the TD-i Promotional Rates on the remainder two (2) TD-i placements.

13. If any of the Eligible Customer(s) exercise their cooling-off rights of the Wealth Products, they will no longer be entitled for the TD-i Promotional Rates under this Promotion. The existing Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on prevailing 6 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

Example: Eligible Customer signed up a Regular Contribution Takaful Product and made the Promotion Rates TD-i placement under this promotion on 12 January 2024. However, Eligible Customers exercised their cooling-off rights of the Takaful Product on 13 January 2024. The Promotional Rates TD-i placement will be uplifted and subsequently new TD-i will be placed on 14 January 2024 at the prevailing board rate. Backdating of TD-i for the profit from 12 January 2024 to 13 January 2024 is not allowed.

14. Upon maturity, the respective TD-i placement plus profit earned will be automatically renewed for a further tenure of 6 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise and such instructions are received by the Bank before its maturity.

15. All Wealth Products and TD-i placements for this Promotion must be placed with the same Advance account relationship for channeling purposes at the HSBC Amanah branch.

Example 1: If an Eligible Customer makes a TD-i placement with his/her sole HSBC Advance Account relationship, the customer is to purchase in Wealth Products with his/her sole HSBC Advance relationship.

Example 2: If an Eligible Customer makes a TD-i placement with his/her joint HSBC Advance Account relationship, the customer is to purchase in Wealth Products with his/her joint HSBC Advance relationship.

16. TD-i Deposit placement made under this Promotion is not allowed to be placed on lien.
17. The term “New Funds” means monies or funds in RM or USD howsoever transferred into the Eligible Customer’s current or savings account (“CASA/-i”) maintained with HSBC for not more than seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia online banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term “Business Day” means Monday to Friday excluding bank and other public holidays in Malaysia. For avoidance of doubt, New Funds exclude the following: -
- (i) investment funds from the Employees Provident Fund (“EPF”); and
 - (ii) Funds transferred from any existing HSBC current or savings account (“CASA/-i”) or time/term deposit/-i or foreign currency account(s) or in the form of HSBC cheques, cashier’s orders or demand drafts.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days’ prior notice.
19. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
- (a) via electronic means;
 - (b) press advertisements;
 - (c) notice in the Eligible Customer’s credit card 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.
20. 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.
21. The below terms also applies:
- (a) HSBC Amanah Universal Terms and Conditions (“UTCs”) of which the Specific Terms & Conditions for HSBC Amanah Premier, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbcamanah.com.my;
 - (b) Specific Terms & Conditions governing Investment Services for the respective Wealth Products;
 - (c) HSBC’s Notice Relating to the Personal Data Protection Act 2010.

22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
23. The Eligible Customer(s) shall be responsible for any applicable taxes.
24. HSBC's decision on all matters relating to this Promotion shall be final and binding.