

TERMS & CONDITIONS HSBC Advance Spend & Maintain 2026 (“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 as “**HSBC**”).

PROMOTION PERIOD

- “**Promotion Period**” consists of:
 - “**Sign-Up Period**” runs from **01 April 2026 to 30 September 2026**, both dates inclusive.
 - “**Welcome Period**” means 60 days from the date stated in the Credit Card mailer or by 30 November 2026, whichever comes first.

PARTICIPATION & ELIGIBILITY

- This Promotion is open to the New to Bank customers (“Eligible customer(s)”) who apply for at least one (1) Savings Account and/or one (1) Credit Card as set out in Table 1 below during the Sign-Up Period:

Table 1: Participating Product(s)

Participating Savings Account/-i (“Savings Account”)	<ul style="list-style-type: none"> • HSBC Advance Account • HSBC Advance Everyday Global Account • HSBC Amanah Advance Account-i • HSBC Amanah Advance Everyday Global Account-i <p>*only sole account(s) are eligible</p>
Participating HSBC Credit Card/-i (“Credit Card”)	<ul style="list-style-type: none"> • HSBC Visa Signature Credit Card • HSBC TravelOne Credit Card • HSBC Live+ Credit Card • HSBC Amanah MPower Platinum Credit Card-i

- For the purpose of this Promotion:
 - “**New to Bank Customers**” is defined as new customers who do not hold any existing HSBC Bank or HSBC Amanah products in the past 12 months prior to the starting date of the Promotion Period.
- The following categories of persons are **not eligible** to participate in this Promotion:
 - Existing customer(s) who are downgraded to Advance segment; and/or
 - Existing Customers who have cancelled his/her HSBC banking products in the past twelve (12) months prior to the date of application for the Participating Product(s) under this Promotion; and/or
 - Cardholder(s) of company and/or corporate HSBC Credit Card/-i(s); and credited/or
 - Customer(s) who have already participated in any other concurrent HSBC Credit Card/-i(s) sign-up promotions via any channels; and/or
 - Customer(s) who apply for a new primary Participating HSBC Credit Card/-i without submitting income documents and/or in a way of transferring credit limit from his/her existing HSBC Credit Card/-i(s); and/or
 - Non individual or corporate customers; and/ or
 - Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia
 - Eligible Customer who participated for HSBC Advance Spend & Maintain 2026 or HSBC Amanah Advance Spend & Maintain 2026 promotion are not eligible to participate in HSBC Advance CASA or Card 2026 or HSBC Amanah Advance CASA-i or Card-i 2026 promotion and vice versa during sign-up period.
- Eligible Customer(s) (i) whose Participating Savings Account/i and/or Participating HSBC Credit Card/-i are, invalid, delinquent, suspended or closed/cancelled during the Promotion Period; or (ii) not an Advance segment customer at the time of fulfilment of the Rewards will not be eligible to join and/or receive any Rewards under this Promotion.
- Eligible Customer (s) must be an Advance segment customer at the time of fulfilment of the Rewards.

PROMOTION MECHANICS

- Eligible Customer who fulfils the following criteria during the Promotion Period is entitled to receive Rewards as illustrated in Table 2, subject to the terms and conditions herein:-

- (a) Apply for any of the Participating Product through the Eligible Channels; and
 - (b) Fulfil the participating criteria as set out in Table 2 below; and
 - (c) Must have registered for HSBC Malaysia Mobile Banking and successfully log into the HSBC Malaysia Mobile Banking app within the Welcome Period or within 30 days from account opening date,
- collectively known as “Participating Criteria”.

Table 2: Participating Criteria & Rewards

Product(s) Applied For	Eligibility	Participating Criteria	Rewards
Credit Card and Savings Account	<ul style="list-style-type: none"> i. New to Bank customer ii. Apply for both participating Credit Card/-i and Savings Account/-i within 30 days* during sign up period 	<ul style="list-style-type: none"> i. Minimum RM3,000 Retail Spend on Credit Card within Welcome Period; <u>and</u> ii. Maintain a minimum Total Relationship Balance (TRB)¹ of RM50,000 fresh funds² in accordance with Table 3 below. 	RM200 Cashback + Samsonite Luggage ³

*The application date between both Participating Credit Card/-i and Savings Account/-i must not be more than 30 days apart.

9. Eligible Customer(s) who fulfills the Participating Criteria is entitled to receive maximum one (1) unit of Samsonite luggage throughout the Promotion Period, on a first come first served basis.

Note:

¹ Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-compliant Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bond/Sukuk, and/or Cash Value from Family Takaful/Life Insurance products with investment-linked and savings components.

² Fresh funds refer to monies or funds howsoever transferred into the Eligible Customer’s current or savings account (“CASA/-i”) and 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, funds transferred from any existing HSBC CASA/-i or TD/-i or foreign currency account (s) or in the form of HSBC cheques, cashier’s orders or demand drafts or maintained for more than seven (7) Business Days shall not be considered as fresh fund.

³ Samsonite luggage is to be given out on first come first served basis and the total units to be given out are 500 units.

10. “Retail Spend(s)” for this Promotion are those transactions that are charged to the Participating HSBC Credit Card/-i, which includes spends on its supplementary card (if any) (single or cumulative receipt):
- (a) **includes:** local and overseas retail transactions (including online transactions), e-wallet transactions, insurance, standing instructions/ auto-billing; and
 - (b) **excludes:** Cash Advance, Late Payment Fee, Interest Charges, Credit Card Annual Fee, Sales and Services Tax (SST), quasi cash transactions and credit card instalment plan(s) offered by the Bank from time to time including but not limited to Balance Conversion Plan (“BCP”), Balance Transfer Instalment (“BTI”), Cash Instalment Plan (“CIP”), Card Instalment Plan (“IPP”) and Smart Cash Plus (“SCP”).
11. Retail Spend(s) must be the transaction posted (Malaysia time) within the Welcome Period in HSBC’s system and HSBC will not be held responsible for any late posting.

12. TRB will be based on **End of Month TRB**. Please refer to the Table 3 below for the dates on which customers must have required TRB balance of RM50,000, based on customer joined month:

Table 3:

Customer Joined Month	Dates where Eligible Customer needs to maintain TRB of RM50,000
April 2026	29 th May 2026 or 30 th June 2026
May 2026	30 th June 2026 or 31 st July 2026
June 2026	31 st July 2026 or 30 th August 2026
July 2026	30 th August 2026 or 30 th September 2026
August 2026	30 th September 2026 or 30 th October 2026
September 2026	30 th October 2026 or 30 th November 2026

Note: If there is no TRB of RM50,000 being maintained on the respective specified dates mentioned above, the Eligible Customers will not be entitled to receive Rewards.

Table 4: Illustration on the requirements of TRB balance

Scenario	Description	Eligibility
1	<ul style="list-style-type: none"> Customer open Savings Account on 15 April 2026. Has RM50,000 in Savings Account on 30 June 2026 	Yes
2	<ul style="list-style-type: none"> Customer open Savings Account on 30 July 2026. Has RM50,000 in Investments in Unit Trust funds on 30 August 2026 	Yes
3	<ul style="list-style-type: none"> Customer open Savings Account on 1 June 2026. Has RM50,000 in Savings Account on 15 August 2026 and withdraw monies on 20 August 2026, and maintaining TRB balance of less than RM50,000 on 31 July 2026 or 30 August 2026 	No
4	<ul style="list-style-type: none"> Customer open Savings Account on 30 August 2026. Has RM50,000 in TRB Balance on 31 October 2026 	No

TERMS & CONDITIONS FOR FULFILMENT & REWARDS

13. The Rewards will be fulfilled within the timeline set out in table below:

Product(s) Applied For	Rewards	Fulfilment Method & Timeline
Credit Card & Savings Account	RM200 Cashback + Samsonite Luggage	<ul style="list-style-type: none"> Cashback will be credited to Eligible Customer's Participating Credit Card/-i within 120 days after the Welcome Period or respective specified dates in Table 3 above where Eligible Customers met the TRB of RM50,000 requirement, whichever comes later. The Cashback will be reflected in the participating credit card statement in the following month after crediting. Samsonite Luggage will be delivered to the address as per HSBC record within 16 weeks after the Welcome Period or account opening date whichever comes later.

14. The Rewards are not transferable and cannot be exchanged for cash, credit or in kind.

15. HSBC reserves the right to substitute the Reward with any other item of similar value at any time with three (3) days prior notice.

Cashback

16. In the event the Eligible Customer applies for more than one (1) Participating Savings Account/-i and/or Participating Credit Card/-i, the Eligible Customer is only entitled to receive the Reward once.

17. If the Eligible Customer hold more than one (1) HSBC primary credit card/-i including the Participating Credit Cards applied during the Promotion Period, the Cashback will be credited to the Eligible Customer's first HSBC primary credit card/-i.

Samsonite Luggage

18. The total units of the Samsonite luggage to be awarded are 500 units, on first come first served basis. The total allocation of the units to be given out is pooled together with HSBC Amanah Advance Spend & Maintain 2026:

19. HSBC will contact the Eligible Customers at the registered phone number maintained in HSBC's records to notify the Eligible Customers on the details of the authorised agent who will be contacting the Eligible Customers for delivery address confirmation.

20. HSBC may process Eligible Customers' information, for purposes as provided for in HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 (the "Notice") and HSBC's Universal Terms and Conditions and disclose pertinent information to the fulfilment agency to facilitate delivery of the Samsonite Luggage to the Eligible Customers.

21. HSBC will not entertain any early fulfilment request or request to deliver the Samsonite luggage to an overseas address, a P.O Box address and/or address other than that maintained in HSBC's record. During the call for delivery address confirmation, Eligible Customers with an overseas address shall nominate a proxy in Malaysia with a Malaysian address who will receive the Samsonite luggage on his/her behalf.

22. The Samsonite luggage is given on an "as is" basis, in any colour and model that is available and does not include any accessories or items shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.

23. HSBC will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Samsonite luggage under this Promotion.

24. Any loss or damage to the Samsonite luggage is passed on to the Eligible Customers upon delivery.

25. To the fullest extent permitted by law, HSBC expressly excludes and disclaims any representations, warranties or endorsement, 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 the Samsonite luggage.

26. Samsonite is not a participant in or sponsor of this Promotion. The trade name and logo of this company are trademarks belonging to Samsonite. We are not in any way endorsing, sanctioning, approving, or supporting the use of any brand or merchandise sold by Samsonite. Any query and/or dispute on the quality and usage of the luggage must be directed to and be resolved directly with Samsonite.

GENERAL TERMS & CONDITIONS

27. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
28. 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.

29. 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.
30. The below terms also apply:
- a. HSBC Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my ;
 - b. HSBC Cardholder Agreement; and
 - c. HSBC's Notice Relating to the Personal Data Protection Act 2010.
31. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
32. The Eligible Customer(s) shall be responsible for any applicable taxes.
33. HSBC's decision on all matters relating to this Promotion shall be final and binding.