

AMENDED TERMS AND CONDITIONS
HSBC USD Time Deposit/Term Deposit-i Promotion ("Promotion")

This Amended Terms and Conditions for HSBC USD Time Deposit/Term Deposit-i Promotion will supersede the existing Amended Terms and Conditions **with effect from 31 October 2018**. This Promotion has been extended until 31 December 2018.

Clause 2 has been amended to reflect the extension of the Promotion Period.

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as "**HSBC Bank**" and HSBC Amanah Malaysia Bhd (Company No. 807705-X) will be referred to as "**HSBC Amanah**", collectively referred to as "**HSBC**".

PROMOTION PERIOD

2. The Promotion shall commence from 5 July 2018 until ~~31 October 2018~~ **31 December 2018** ("**Promotion Period**"), both dates inclusive.

ELIGIBILITY

3. The Promotion is open to new or existing HSBC customers who open, within the Promotion Period:
 - a) HSBC Foreign Currency Time Deposit ("**TMD**") in USD; or
 - b) HSBC Amanah Foreign Currency Term Deposit-i ("**TD-i**") in USD

EXCEPT for non-individuals or corporate customers.

(hereinafter referred to as "**Eligible Customer**")

PROMOTION MECHANICS

4. The Eligible Customer(s) will be entitled to the promotional interest/profit rate for TMD/TD-i in USD as stated in Table A.

Table A:

Offer	TMD/TD-i in USD Placement Amount (Fresh Funds only) during the Promotion Period	Tenure (Months)
2.60% p.a.	Each placement of TMD/TD-i in USD must be a minimum of USD10,000 for each Eligible Customer(s) during the Promotion Period	3

5. "**Fresh Funds**" refer to monies from sources other than any existing account(s) held with HSBC in Malaysia, whether or not the account(s) are held in the name of the Eligible Customer(s), or otherwise.
6. All TMD/TD-i in USD placements must be made within the Promotion Period to enjoy the promotional interest/profit rate stated in Table A.
7. The TMD/TD-i in USD placement must be made within 7 working days of the Fresh Funds being transferred to HSBC.
8. The rate stated in Table A are strictly applicable for placement at HSBC Bank branches only.
9. If Eligible Customer(s) uplift the TMD/TD-i in USD placed under this Promotion prematurely, the Eligible Customer(s) agrees that no interest shall be paid for the TMD/TD-i in USD that are withdrawn before the maturity date.
10. Partial upliftment from a single placement of TMD/TD-i in USD is not allowed under this Promotion.

- (a) Example 1: If customer makes a placement of TMD/TD-i in USD for USD10,000, the customer is not allowed to perform partial upliftment of any amount except full upliftment.
 - (b) Example 2: If customer makes three placements of TMD/TD-i in USD for USD10,000, the customer is allowed to uplift one of the placements of TMD/TD-i in USD for USD10,000 and enjoy the promotional interest/profit rate for TMD/TD-i in USD on the remaining two placements of TMD/TD-i in USD.
11. Placements made under this Promotion must be free of encumbrances and cannot be placed on lien for overdraft facilities and/or financing.
 12. Upon maturity, the TMD/TD-i in USD will be renewed automatically for a further tenure of 3 months at the prevailing board rate until and unless the Eligible Customer(s) instructs otherwise. For clarity, this automatic renewal will continue for as long as Eligible Customer(s) has not instructed otherwise or TMD/TD-i in USD has not been uplifted.

GENERAL TERMS AND CONDITIONS

13. HSBC reserves the right at its absolute discretion to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
14. 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.
15. HSBC 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 of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC 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.
16. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC'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 has been advised of the possibility of such loss or damage.
17. To the fullest extent permitted by law, HSBC 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.
18. HSBC 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's 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's internet website(s);

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.

19. These Terms and Conditions are in addition to the existing respective Universal Terms and Conditions which regulate the provision of the products and services referred to in this Promotion. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the existing respective product and service terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

20. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
21. HSBC's decision on all matters relating to this Promotion shall be final and binding.