

TERMS AND CONDITIONS

HSBC Advance TMD/TD-i Promotion April -December ("Promotion") 2019

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

1. This Promotion will commence from 11 April 2019 until 31 December 2019 ("Promotion Period"), both dates inclusive.

ELIGIBILITY

2. Customers who may participate in this Promotion are stated in Table A below, and excludes customers mentioned in Clause 3.

Table A:

Offer	Eligibility
4% p.a.	<ul style="list-style-type: none">• All HSBC Bank/HSBC Amanah Advance customers who have applied for OR hold at least one existing or new primary HSBC Credit Card/-i (as defined in clause 6 below) during the Promotion Period

3. The following customers are excluded from this Promotion:-
 - (a) Non-individuals or corporate customers;
 - (b) HSBC Bank/HSBC Amanah Premier customers who hold an HSBC Bank/HSBC Amanah Advance account/-i;
 - (c) HSBC Bank/HSBC Amanah Premier customers whom have chosen to downgrade to HSBC Bank/HSBC Amanah Advance solely for the purpose of joining the Promotion; and
 - (d) Non-HSBC Bank/HSBC Amanah customers(hereinafter referred to as "**Eligible Customer(s)**").

4. The Eligible Customer must meet HSBC Bank/HSBC Amanah Advance requirement as listed below (kindly refer to <https://www.hsbc.com.my/1/2/hsbcadvance/apply-now> for more information) to enjoy the benefits offered under this Promotion:
 - (a) Meeting a minimum Total Relationship Balance¹ of RM30,000; OR
 - (b) Signing up for an HSBC Home Loan/-i of RM300,000 and above; OR
 - (c) Nominating his/her HSBC Advance Account/-i as his/her salary account:
 - i. minimum monthly salary of RM3,000 with a HSBC/HSBC Amanah Credit Card-i², OR
 - ii. minimum monthly salary of RM5,000 per month

Additionally, the Eligible Customer(s) need to maintain a HSBC Bank/ HSBC Amanah Advance Account/-i in order to channel the TMD/TD-i placement.

5. The Eligible Customer(s) must fulfill the requirements as stated in Clause 2 and Clause 4 prior to making a TMD/TD-i placement. Any placements done before these requirements are fulfilled will not be entitled to the Offer stated in Table B. For illustration:

Scenario 1

Customer A has just applied for an HSBC Amanah Advance Savings Account-i via Perks@Work, and is interested to participate in the Promotion. To be entitled to the Offer, Customer A will need to first nominate his/her account as their salary account, and apply for a HSBC Bank/HSBC Amanah credit card/-i to meet the Promotion eligibility before TMD/TD-i placement.

Scenario 2

Customers A and B are joint HSBC Advance account holders. Customer A holds a primary HSBC credit card, while Customer B holds a supplementary HSBC credit card. Prior to making a TMD placement under their joint HSBC Advance account, the joint account will need to have met the minimum Total Relationship Balance of RM30,000, and Customer B will need to apply for a primary HSBC credit card to meet Program eligibility before TMD/TD-i placement.

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

² First 12 month Advance fee waived. Subsequently, customers who meet the minimum total spend of RM10,000 per annum on their HSBC/HSBC Amanah Credit Card/-i(s) will have the monthly Advance fee waived. If customers fail to meet the qualification criteria, the account will be downgraded to an HSBC/HSBC Amanah Basic Current Account/-i. Spend includes internet transactions, local and overseas retail transactions, cash advance, Balance Transfer, Cash Instalment Plan, standing instructions/auto-billing

PROMOTION MECHANICS

6. The products and proposition included in this Promotion are as follows:-
- HSBC Advance/HSBC Amanah Advance by HSBC Bank/ HSBC Amanah respectively;
 - HSBC Bank Time Deposit (“TMD”) (Eligible for protection by PIDM);
 - HSBC Amanah Term Deposit-i (“TD-i”) (Eligible for protection by PIDM);
 - HSBC VisaPlatinum Credit Card;
 - HSBC Visa Signature Credit Card;
 - HSBC Platinum MasterCard;
 - HSBC Advance Visa Platinum Credit Card;
 - HSBC Amanah Mpower Credit Card-i;
 - HSBC Amanah Mpower Platinum Credit Card-i
- (Products (d) to (i) referred to collectively as “**HSBC Credit Card/-i**”)
7. Under this Promotion, the Eligible Customer(s) will be entitled to a special rate MYR TMD interest rate/ TD-i profit rate as per Table B.

Table B:

Offer	TMD/TD-i Placement amounts (Fresh Funds only) during Promotion Period	Tenure TMD/TD-i
4% p.a.	<ul style="list-style-type: none"> Each TMD/TD-i placement must be a minimum of RM10,000 Each Eligible Customer is entitled to a maximum total of RM100,000 in TMD/TD-i placements throughout the Promotion Period 	6 months

8. Eligible Customer(s) are not allowed to participate in another TMD/TD-i campaign by HSBC Bank/HSBC Amanah (such as the ‘eTime Deposit/eTerm Deposit-i Promotion’ HSBC Bank/HSBC Amanah campaign) concurrently.
9. This Promotion has a maximum capping of RM300,000,000.00 on total TMD/TD-i placement received on a first come, first served basis, which is pooled together with the HSBC Amanah Advance TD-i Promotion April-December 2019.

10. If Eligible Customer(s) opens/has a sole and/or joint HSBC Bank/HSBC Amanah Advance account/-i during the Promotion Period, the Eligible Customer(s) is/are only allowed to participate with **either** the sole or joint HSBC Bank/HSBC Amanah Advance account/-i, not both. If Eligible Customer(s) has participated in this Promotion by a joint account, he or she cannot participate in the Promotion again under a sole account and vice versa. For illustration:

Scenario 1

Customers A and B are both Eligible Customer(s). They each have a sole HSBC Advance Account and together they also have a joint HSBC Advance Account during the Promotion Period. To participate in the Promotion, if customers A and B place the TMD/TD-i under their joint account, they **cannot** then also participate in the Promotion under each of their sole account.

HSBC Advance Account holder	Participation – TMD/TD-i placement
A+B	√
A	X
B	X

Scenario 2

Customer A and B are both Eligible Customer(s). A and B respectively have a sole HSBC Advance Account and together they also have a joint HSBC Advance Account. If both A and B respectively place TMD/TD-i under their sole accounts for the Promotion, they cannot then also participate in the Promotion under their joint account.

HSBC Advance Account holder	Participation – TMD/TD-i placement
A+B	X
A	√
B	√

11. **“Fresh Funds”** refer to monies from sources **other** than any existing account(s) held with HSBC Bank/HSBC Amanah in Malaysia, whether or not the account(s) are held in the name of the Eligible Customer(s), or otherwise.
12. The TMD/TD-i placement **must be made within 7 working days of the Fresh Funds being transferred** into the HSBC/HSBC Amanah Advance Account within the Promotion Period.
13. All TMD/TD-i placements must be made within the Promotion Period to enjoy the special TMD Interest Rate/TD-i Profit Rate stated in Table B.

14. The rates stated in Table A and Table B are strictly applicable for TMD/TD-i placement at HSBC/HSBC Amanah branches, except for the Eligible Customers who receive SMS from HSBC/HSBC Amanah inviting the Eligible Customers to participate in this Promotion via online placement by following the instructions given therein.
15. If Eligible Customer(s) uplift the TMD/TD-i placed under this Promotion prematurely, the Eligible Customer(s) agrees that HSBC shall be entitled to a compensation payment equivalent to:

TMD:
 - (a) For deposits held 3 months and below: no interest shall be paid
 - (b) For deposits held above 3 months: interest will be paid at half the contracted rate for each completed month.
TD-i:
 - (a) For deposits held 3 months and below: profit from the Murabahah Sale Price; or
 - (b) For deposits held above 3 months: half of the profit for the completed months plus the profit for the uncompleted months.
16. Partial upliftment from a single TMD/TD-i placement is **not allowed** under this Promotion.
 - (a) Example 1: if customer makes a TMD/TD-i placement of RM100,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.
 - (b) Example 2: if customer makes **three** RM10,000 TMD/TD-i placement, he/she is allowed to uplift one of the RM10,000 TMD/TD-i placement and enjoy the special TMD Interest Rate/TD-i Profit Rate on the remainder two TMD/TD-i placement.
17. Placement made under this Promotion is not allowed to be placed on lien for Malaysia My Second Home (MM2H) programme, overdraft facilities and/or financing (including credit cards).
18. Upon maturity, the TMD/TD-i will automatically be renewed for a further tenure of 6 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 placement has not been uplifted.

GENERAL TERMS AND CONDITIONS

19. HSBC Bank/HSBC Amanah 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.
20. 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.
21. This Promotion is not valid with any other Time Deposit or Term Deposit-i promotions that are concurrently offered by HSBC Bank/HSBC Amanah.
22. HSBC Bank/HSBC Amanah 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 Bank/HSBC Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Bank/HSBC Amanah 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.

23. HSBC Bank/HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank/HSBC Amanah'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 Bank/HSBC Amanah have been advised of the possibility of such loss or damage.
24. To the fullest extent permitted by law, HSBC Bank/HSBC Amanah 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.
25. HSBC Bank/HSBC Amanah 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/HSBC Amanah'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/ HSBC Amanah'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.

26. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion are available as follows:

- (a) Universal Terms & Conditions of HSBC Bank available at www.hsbc.com.my are:
 - (i) Generic Terms & Conditions;
 - (ii) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
 - (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
 - (iv) Cardholder Agreement
- (b) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - (i) Generic Terms & Conditions;

- (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management; and
- (iv) Cardholder Agreement.

(c) HSBC Amanah Perks@Work Terms & Conditions.

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