

REVISED TERMS & CONDITIONS FOR HSBC AMANAH PERKS@WORK TERMS AND CONDITIONS

2nd July 2018

Dear Valued Customers,

We hereby give notice that HSBC Amanah Perks@Work Programme Terms and Conditions will be superseded and replaced in its entirety with the Revised HSBC Amanah Perks@Work Programme Terms and Conditions with effect from 24th July 2018.

The key changes made to the Terms & Conditions are:-

1. Revision of the Terms and Conditions to comply with the requirements of the Shariah principle of Qard (loan) for the following accounts:-
 - a) Premier Account-i;
 - b) Advance Account-i (i.e, Advance by Perks@Work; and Advance by Perks@Work Flex);
 - c) Basic Savings Account-i; and
 - d) Basic Current Account-i.

Note: The Bank will be changing the underlying Shariah principle of the abovementioned accounts from Wadiah (Safekeeping) to Qard (loan) with effect from 3rd July 2018.

2. To include Home Smart-i Account as an eligible Salary Account in this Programme, as well as the applicable criteria and requirements.

The revised Terms & Conditions are available at:

<https://www.hsbcamanah.com.my/1/2/amanah/misc/terms-and-conditions>