

**TERMS & CONDITIONS**  
*HSBC Amanah Banca-Takaful VIP Programme ("Promotion")*

**PROMOTION PERIOD**

1. This Promotion is organised by HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) and HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) (collectively as "**HSBC**") for the following Takaful plans underwritten by FWD Takaful Berhad (Registration No. 200601011780 (731530-M)) ("**FWD Takaful**") which is distributed by HSBC Amanah. This Promotion is sponsored by HSBC and FWD Takaful.
2. This Promotion runs from 01<sup>st</sup> January 2025 – 31<sup>st</sup> December 2025, both dates inclusive ("**Promotion Period**").

**PARTICIPATION & ELIGIBILITY**

3. This Promotion is open to existing HSBC Amanah Customer who had purchased any of the Regular Contribution Plan as defined in clause 4 below in 2024. ("**Eligible Customer**")
4. For the purpose of this Promotion,
  - (a) Regular Contribution Plan ("**RP**") is:
    - i. Takaful Future Defender;
    - ii. Takaful Future Select Plus;
    - iii. Takaful Future Education;
    - iv. Takaful Future Wealth;
    - v. Takaful Future Wealth Plus;
    - vi. Takaful Reducing Term Cover;
    - vii. Takaful Lifestyle Protector Plus;
    - viii. Takaful FutureMax; and
    - ix. Takaful Future Prime
  - (b) Single Contribution Plan ("**SP**") is:
    - i. Takaful LifeSelect Single; and
    - ii. Takaful FutureSecure

The products in Clause 4a(ii), (iii), (viii), (ix) and 4(b)(i) are collectively referred to as "**Investment-Linked Banca-Takaful Products**"

- (c) Annual Contribution Equivalent ("**ACE**") for SP and RP is defined as:
  - i. SP: 10% of contribution amount; and
  - ii. RP: 100% of annual contribution amount.

- (d) 2<sup>nd</sup> year contribution amount of the RP listed in clause 4(a) is referred to as "**2<sup>nd</sup> Year Contribution**".

**PROMOTION MECHANICS**

5. The Eligible Customer who fulfills the following criteria will be rewarded with cashback listed in Table A and Table B below on 2<sup>nd</sup> Year Contribution of RP purchased in 2024:
  - i. Pay the 2<sup>nd</sup> Year Contribution for the RP purchased in 2024 with HSBC CASA/-i or HSBC Credit Card/-i **and** must registered for E-mandates to get cashback as listed in Table A below; and
  - ii. Purchase new RP (contribution mode must be Annual) or SP with minimum ACE of RM50,000 to get additional cashback as listed in Table B below whereby accumulation of ACE to meet the minimum ACE of RM50,000 is not allowed;

**Table A**

Criteria	Cashback
<ul style="list-style-type: none"> <li>Pay the 2<sup>nd</sup> Year Contribution for the RP purchased in 2024 with HSBC CASA/-i or HSBC Credit Card/-i; and registered for E-mandates</li> </ul>	0.15% of 2 <sup>nd</sup> Year Contribution purchased in 2024

**Table B**

Criteria	Additional Cashback
<ul style="list-style-type: none"> <li>Purchase New RP (contribution mode must be Annual) or SP in 2025 with minimum ACE of RM50,000 whereby accumulation of ACE is not allowed</li> </ul>	0.35% of 2 <sup>nd</sup> Year Contribution purchased in 2024

6. For avoidance of doubt, an Eligible Customer must fulfill criteria set out in Clause 5(i) above and the 2<sup>nd</sup> Year Contribution must be received by FWD Takaful in order for Eligible Customer to be entitled for the Cashback. If 2<sup>nd</sup> Year Contribution for the RP purchased in 2024 is not paid, an Eligible Customer will not be entitled to Cashback listed in Table B above even there is new purchase of RP or SP meets the minimum ACE of RM50,000 in 2025.
7. Illustrations where an Eligible Customer will be entitled to receive the Cashback:

No.	Example	Cashback
1.	An Eligible Customer purchased a RP with contribution amount of RM100,000 in 2024 with three (3) years contribution term. In 2025, Eligible Customer pay the 2 <sup>nd</sup> Year Contribution of RM100,000 with HSBC Credit Card/-i registered for E-mandates	Customer received cashback of 0.15% of RM100,000 which equivalent to RM150
2.	An Eligible Customer purchased a RP with contribution amount of RM100,000 in 2024 with five (5) years contribution term. In 2025, Eligible Customer pay the 2 <sup>nd</sup> Year Contribution of RM100,000 with HSBC CASA/-i registered for E-mandates and purchase a new SP with ACE of RM100,000.	Customer received cashback of 0.15% of RM100,000 which equivalent to RM150 and 0.35% of RM100,000 which equivalent to RM350

8. Eligible Customer who performs any regular or ad-hoc investment top ups on **existing** Investment-Linked Banca-Takaful Products will be excluded from clause 5(ii) listed above under this promotion.
9. If Eligible Customer exercises cooling-off rights, cancel, surrender or revise plan benefits (i.e. reduce sum assured, reduce premium, perform partial withdrawal/ surrender) within first 15 days upon certificate issued for the RP or SP purchase in 2025, the Eligible Customer will not be entitled to the Cashback listed in Table B above.
10. The Cashback will be credited to Eligible Customer's HSBC CASA/-i or HSBC Credit Card/-i on quarterly basis within 10 weeks from each quarter provided the 2<sup>nd</sup> Year Contribution of the RP purchased in 2024 is received by FWD Takaful.
11. HSBC reserves the right to substitute Cashback with any other item of similar value at any time within five (5) days prior notice.

#### GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
13. HSBC may communicate to the Eligible Customer in relation to this Promotion via:

- i. via electronic means; or
- ii. press advertisements; or
- iii. display at its business premises; or
- iv. notice on HSBC internet website(s);

such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery.

14. 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.
15. The below terms also applies:
  - i. HSBC Universal Terms and Conditions (“UTCs”) of which the Specific Terms & Conditions for HSBC Premier and Advance, 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.hsbc.com.my](http://www.hsbc.com.my) and [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - ii. The respective terms and conditions for the Banca-Takaful Products;
  - iii. HSBC’s Notice Relating to the Personal Data Protection Act 2010.
16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customer shall be responsible for any applicable taxes
18. HSBC’s decision on all matters relating to this Promotion shall be final and binding
19. FWD Takaful being the underwriter of the Banca-Takaful Products and responsible the benefits offered under the products, as well as any representation made in any of its marketing materials. HSBC Amanah is a third party distributor and accepts no liability for the products and services offered by FWD Takaful.