

TERMS & CONDITIONS

HSBC Amanah Existing Premier CASA-i Promotion ("**Promotion**")

1. 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

2. "**Promotion Period**" runs from 1 December 2024 to 31 January 2025, both dates inclusive.

ELIGIBILITY & PARTICIPATION

3. This Promotion is open to:
 - (i) existing HSBC Amanah Premier or Premier Elite customers as of 30 November 2024; or
 - (ii) existing HSBC Amanah customers as of 30 November 2024 who become HSBC Amanah Premier or Premier Elite customer during the Promotion Period (hereinafter collectively referred to as the "**Eligible Customer**").

For the avoidance of doubt, if an Eligible Customer holds Amanah Premier status on a sole account but not on a joint account with another party, the promotion is applicable only to the sole account.

4. Non-individual or corporate customers are not eligible to participate in this promotion.
5. Promotion applies only to deposits in Malaysian Ringgit ("MYR") across all Current Account-i and Savings Account-i ("**CASA-i**") held by Eligible Customer. For clarity, HSBC Amanah HomeSmart-i Account is not considered as CASA-i.
6. Eligible Customer whose Amanah Premier status is inactive and/or whose CASA-i are not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to receive any rewards under this Promotion.

DEFINITIONS

7. For the purpose of this Promotion:
 - i. "**Average Daily Balance (ADB)**" refers to the sum of the daily day-end MYR balances across all CASA-i(s) held by the Eligible Customer, divided by the number of days in that each calendar month during the Promotion Period.

An illustration on Average Daily Balance (ADB) using 30-day calendar month:

Date	Daily Day-End Balances
1 to 15 (15 days)	RM500,000
16 to 30 (15 days)	RM350,000

Total Daily Day-End Balances	$(RM500,000 \times 15 \text{ days}) + (RM350,000 \times 15 \text{ days}) = RM12,750,000$
Number of days in the month	30 days
Average Daily Balance	$RM1,275,000 / 30 \text{ days} = RM425,000$

- ii. **“Benchmark Balance”** is the sum of the daily day-end MYR balances across all CASA-i(s) held by the Eligible Customer, divided by the number of days in November 2024.
- iii. **“Incremental ADB”** is the ADB minus the Benchmark Balance. For new CASA-i opened during the Promotion Period, the Benchmark Balance will be zero.

An illustration of Incremental ADB calculation:

Month	ADB (RM)	Incremental ADB (RM)
November 2024 (Benchmark Balance)	10,000	-
December 2024 (Promotion Period)	500,000	490,000
January 2025 (Promotion Period)	250,000	240,000

PROMOTION MECHANICS

- 8. Historically, at the end of Promotion Period, Eligible Customer(s) was receiving Hibah on the Incremental ADB (as defined in Clause 7iii) at the historical rates (**“Historical Bonus Reward Rate”**) set out in Table 1 below for each calendar month during the Promotion Period. Similarly, this Promotion’s rewards and mechanics are strictly based on the historical disclosures. Any disclosure of historical rate shall not be construed as an indicative or prospective return, nor give rise to any obligation on the part of HSBC Amanah to provide such rate in the future.
- 9. Table 1 below sets out the Historical Bonus Reward Rate awarded for Incremental ADB in October 2024 (calculated as ADB for October 2024 compared to ADB for September 2024) (**“Historical Period”**).

Table 1: Historical Bonus Reward Rate

Incremental ADB	Historical Bonus Reward Rate (% per annum)	Maximum Historical Effective Hibah Rate Given (% per annum)
First RM 100,000	1.00%	1.00%
Next RM 200,000 (ranging from above RM 100,000 to RM 300,000)	2.00%	1.67%
Next RM 100,000 (ranging from above RM 300,000 to RM 400,000)	6.00%	2.75%
Above RM 400,000	2.50%	2.60%*

*Maximum Historical Effective Hibah of 2.60% for balance tier above RM 400,000 is calculated based on RM1,000,000 Incremental ADB.

- 10. Bonus reward is calculated at the end of each calendar month during the Promotion Period and may be credited to the Eligible Customer’s most recently opened CASA-i within 45 calendar days from the end of each calendar month during the Promotion Period.
- 11. Bonus reward was computed progressively, meaning the corresponding rate was applied only to the amount within each tier, rather than to the entire Incremental ADB, as described below:

Incremental ADB for Tier x Bonus Reward Rate for Tier x
Actual Number of Days for the Calculating Months

Actual Number of Days for the Year

An illustration of bonus reward calculation based on Incremental ADB of RM 500,000 in October 2024 (31 days in October and 366 days in the year):

Incremental ADB for Tier	Bonus Reward Rate (% per annum)	Bonus Reward (RM)
First RM 100,000	1.00%	100,000 x 1.00% x 31 days / 366 days = 84.70
Next RM 200,000	2.00%	200,000 x 2.00% x 31 days / 366 days = 338.80
Next RM 100,000	6.00%	100,000 x 6.00% x 31 days / 366 days = 508.20
Last RM 100,000	2.50%	100,000 x 2.50% x 31 days / 366 days = 211.75
Total		1,143.44

GENERAL TERMS & CONDITIONS

12. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC Amanah may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Cardholder's account 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.
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, this terms shall prevail in relation to this Promotion.
15. The below terms also applies:
 - (i) HSBC Amanah Universal Terms and Conditions ("**UTCs**") which are available at www.hsbcamanah.com.my;
 - (ii) HSBC Amanah Perks@Work Programme Terms & Conditions (only applicable for salary account);
 - (iii) Cardholder Agreement; and
 - (iv) 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 Customers shall be responsible for any applicable taxes.

18. HSBC's decision on all matters relating to this Promotion shall be final and binding.