

**TERMS & CONDITIONS**  
**HSBC AMANAH PREMIER ELITE LUXURY RETREAT PROMOTION (“Promotion”)**

**PROMOTION PERIOD**

1. HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“**HSBC Amanah**”)
2. “**Promotion Period**” runs from **1 January 2025 to 30 June 2025**, both dates inclusive.

**ELIGIBILITY CRITERIA**

3. This Promotion is open to new and existing HSBC Amanah Premier customers (“**Eligible Customer(s)**”)
4. For the purpose of this promotion, new and existing HSBC Amanah Premier Customers must meet and maintain a Total Relationship Balance (TRB) of at least RM 3,000,000 to be eligible to participate in this Promotion.

Total Relationship Balance (TRB) includes any Deposits in Current Account-i, Savings Account-i, Term Deposit-i, and/or Investments in Shariah-compliant Unit Trust funds, Structured Investment-i, and/or Direct Retail Sukuk, and/or Cash value from Family Takaful products with investment-linked and savings components.

HSBC Amanah Premier customer who maintains a TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Amanah Premier Elite.

5. The following categories of persons are not eligible to participate in this Promotion:
  - a. Non-individuals or corporate customers;
  - b. Permanent and/or contract employees of HSBC Amanah or other HSBC group entities in Malaysia;
  - c. Customers whose account(s) are delinquent within HSBC’s definition at any time during the Promotion Period; and
  - d. Individuals below the age of 18 years old

**PROMOTION MECHANICS**

6. Under this Promotion, Eligible Customer(s) who meet the following participation criteria during the Promotion Period stand to receive a Luxury Retreat (“**Reward**”):
  - (a) Maintain a minimum TRB of RM10,000,000 and
  - (b) Place a minimum of RM5,000,000 or foreign currency equivalent into new Shariah-compliant investment or takaful products, or a combination of both products during the Promotion Period.

For clarity, the minimum placement of RM5,000,000 or foreign currency equivalent into new investment or insurance products will form part of the minimum TRB of RM10,000,000 during the Promotion Period.

7. For the purpose of this Promotion:
  - (a) **New investment products** refer to new subscriptions into Wealth products distributed by HSBC Amanah which cover Shariah-compliant Unit Trust funds (excluding money market funds),

Structured Investment-i, Sukuk, within the Promotion Period, excluding any redemptions, cancellations and maturities of investment products;

- (b) **Takaful products** cover new subscription(s) into regular (annual) or single takaful contribution product(s) distributed by HSBC Amanah within the Promotion Period.

8. Table 1 below sets out the Participation Criteria and the Reward details whereas the eligibility for Reward is set out in Table 2 below:

**Table 1: Participation Criteria and Reward**

Participation Criteria	Reward
<p>i. <b>Fulfil and maintain</b> the TRB requirement as per Clause 6 above within the Promotion Period; AND</p> <p>ii. Place a <b>minimum of RM 5,000,000</b> or foreign currency equivalent into <b>new</b> Shariah-compliant investments or takaful products or a combination of both.</p> <p>The minimum placement of RM5,000,000 or foreign currency equivalent into new Shariah-compliant investment or takaful products will form part of the minimum TRB of RM10,000,000 during the Promotion Period.</p>	<p><b>Luxury Retreat which includes:</b></p> <ul style="list-style-type: none"> <li>• 3 days 2 nights stay at 1-bedroom Beach Villa, at The Datai Langkawi; and</li> <li>• 37,200 Enrich points which will be credited into Eligible Customer’s Enrich app</li> </ul> <p><i>*At the point of finalising these terms and conditions, the number of Enrich points stated in the Reward can be redeemed for 2 units of Malaysia Airlines (MAS) Business Class tickets to Langkawi. This may be subject to change.</i></p>

**Table 2: Scenario**

Scenario	Eligible for Reward
<p>Scenario 1: Customer currently holds a TRB of RM11mil.</p> <p>Customer makes a placement of RM5,000,000 or foreign currency equivalent into a new Shariah-compliant investment or takaful product within the Promotion Period.</p>	<p>Yes</p>
<p>Scenario 2: Customer currently holds a TRB of RM3mil.</p> <p>Customer brings in Fresh funds of RM5,000,000 or foreign currency equivalent into a new Shariah-compliant investment or takaful product within the Promotion Period.</p>	<p>No (customer did not meet the criteria stated in Clause 6 above, which is to fulfil and maintain the TRB requirement of minimum RM10mil)</p>
<p>Scenario 3: Customer currently holds a TRB of RM6mil.</p>	<p>Yes</p>

Customer brings in Fresh funds of RM5,000,000 or foreign currency equivalent into a new Shariah-compliant investment or takaful product within the Promotion Period.	
Scenario 4: Customer currently holds a TRB of RM6mil.  Customer brings in Fresh funds of RM5,000,000 and subscribes RM2,500,000 or foreign currency equivalent into a new Shariah-compliant investment and RM2,500,000 into a new takaful product within the Promotion Period.	Yes

“Fresh Funds” means moneys or funds transferred, credited, or paid into any HSBC Amanah deposit, investment, and bancassurance accounts of the Eligible Customer from other bank(s) and/or financial institution(s). Funds transferred from any existing HSBC Amanah deposit, investment and bancassurance accounts are not considered as Fresh Funds.

“Existing Funds” means any existing funds from HSBC Amanah deposit, investment and bancassurance accounts.

9. Upon fulfilment of the Participation Criteria, Eligible Customer(s) will receive an electronic direct mailer (eDM) via their registered email address maintained with HSBC Amanah and contacted by their Relationship Managers within 8 weeks upon fulfilment of the Participation Criteria.
10. If any of the Eligible Customers exercise cooling-off period rights, surrender or revise plan benefits (i.e. reduce Sum Assured, perform partial withdrawal / termination) of the takaful products, the insurance portion will not be taken into account as the product subscribed during the Promotion Period.
11. If any of the Eligible Customers exercise cooling-off rights of the Shariah-compliant investment products, the investment portion will not be taken into account as the product subscribed during the Promotion Period.

### **Reward Terms and Conditions**

#### Complimentary 3 days 2 nights stay at The Datai Langkawi

12. Eligible Customers who are entitled for the complimentary 3 days 2 nights stay at The Datai Langkawi will be entitled to the following benefits:
  - Signature breakfast for 2 persons – served in the privacy of the Villa at The Datai Langkawi;
  - 24-hour personal butler service;
  - Complimentary return airport transfers in a limousine or Executive MPV;
  - Complimentary soft drinks and snacks from the in-room resident’s refreshment unit; and
  - Complimentary daily Afternoon Tea served in the privacy of the villa, The Lobby Lounge or The Beach Club.

13. All reservations must be made via email at [reservationsdatailangkawi@dataihotels.com](mailto:reservationsdatailangkawi@dataihotels.com) or by calling +04 9500500.
14. The reservation is subject to availability and close-out dates. Close out dates: 16 to 26 April 2025, 22 December 2025 to 28 February 2026, and 30 March 2026 to 11 April 2026.
15. Bookings/ reservations cancelled within 7 days of arrival will incur a 100% cancellation fee, and the e-voucher will be forfeited. The reservation and stay at The Datai Langkawi subject to The Datai Langkawi's Terms and conditions.
16. Eligible Customer(s) must provide the booking code as indicated on the e-voucher at the time of reservation.

#### Enrich Points

17. To receive the Enrich points, Eligible Customer(s) must first enroll or be an existing member of the respective airline(s) and ensure the account of the respective airline(s) is of the same name as the Eligible Customer(s).
18. Use of Enrich points shall be subject to Enrich Terms and Conditions.

#### **GENERAL TERMS & CONDITIONS**

14. HSBC Amanah reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice. For the avoidance of doubt, cancellation by HSBC Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah for 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.
15. 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.
16. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah have been advised of the possibility of such loss or damage.
17. To the fullest extent permitted by law, 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.
18. HSBC Amanah may communicate to the Eligible Customer(s) in relation to this Promotion via:
  - a. via electronic means;
  - b. press advertisements;
  - c. notice in the Eligible Customer(s)' composite statement;
  - d. display at its business premises; or
  - e. notice on HSBC Amanah internet website(s);

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

19. 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.
20. The below terms also apply:
  - (i) HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available at [www.hsbcamanah.com.my](http://www.hsbcamanah.com.my);
  - (ii) HSBC Amanah’s Notice Relating to the Personal Data Protection Act 2010;
  - (iii) Terms and Conditions governing Shariah-compliant Unit Trust which is available at <https://www.hsbcamanah.com.my/investments/products/unit-trust/>;
  - (iv) Terms and Conditions governing Sukuk Investment which is available at <https://www.hsbcamanah.com.my/investments/> and
  - (v) The terms and conditions governing the respective investment products and insurance products
21. HSBC Amanah shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC Amanah.
22. The Eligible Customer(s) shall be responsible for any applicable taxes.
23. HSBC Amanah’s decision on all matters relating to this Promotion shall be final and binding.