

AMENDED TERMS & CONDITIONS
HSBC Bose Gadgets 2025 PROMOTION (“Promotion”)

PROMOTION PERIOD

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) is referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) is referred to as “HSBC Amanah” (collectively referred to as “HSBC”).
2. Promotion Period runs from **1 January 2025 to 31 March 2025**, both dates inclusive.

ELIGIBILITY

3. This Promotion is open to the following customers who are applying or currently holding HSBC Bank/HSBC Amanah Premier Account/-i and/or HSBC Bank/HSBC Amanah Premier Everyday Global Account/-i within the Promotion Period:-
 - (a) new HSBC Premier customers;
 - (b) existing HSBC Premier customers including:-
 - (i) inactive or dormant HSBC Premier customer(s) who re-activated their Premier status within the Promotion Period; or
 - (ii) existing HSBC customers who being upgraded to HSBC Premier within the Promotion Period,

(“Eligible Customer(s)”).
4. The following categories are **not eligible** to participate in the Promotion:
 - a. Non individual or Corporate customers;
 - b. Customer(s) who have closed, cancelled and/or terminated his/her HSBC product(s) within six (6) months prior to this Promotion;
 - c. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia.
5. Eligible Customer(s) whose Participating HSBC Products are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended, lost or cancelled during the Promotion Period or at the time of fulfilment of the rewards will not be eligible to join and/or receive any rewards under this Promotion.

PARTICIPATION CRITERIA

6. Eligible Customer(s) who fulfil the Participation Criteria below during the Promotion Period stand to receive a maximum of one (1) unit of Gadget Prize (as illustrated in Table 1) throughout the Promotion Period, on a first-come-first-served basis, subject to Clause 13 and other terms and conditions herein. For avoidance of doubt, in respect of joint account, only the primary accountholder will be entitled to receive the Gadget Prize.

Table 1: Participation Criteria and Gadget Prize

Tier	Participation Criteria	Gadget Prize
1	i. Fulfil and maintain the Total Relationship Balance (TRB) requirement as per Clauses 7 and/or 8 below; AND ii. *Place a minimum of RM 3,000,000 Fresh Funds in any HSBC Premier deposit account/-i or as TD/-i placement; AND iii. Invest a minimum RM 1,500,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 9 throughout the Promotion Period.	1 x Bose Smart Soundbar (Limited to 170 units)

Tier	Participation Criteria	Gadget Prize
2	<ul style="list-style-type: none"> i. Fulfil and maintain the TRB requirement as per Clauses 7 and/or 8 below; AND ii. Place a minimum of RM 1,000,000 – RM 2,999,999 Fresh Funds in any HSBC Premier deposit account/-i or as TD/-i placement; AND iii. Invest a minimum RM 500,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 9 throughout the Promotion Period. 	1 x Bose Portable Smart Speaker (Limited to 180 units)
3	<ul style="list-style-type: none"> i. Fulfil and maintain the TRB requirement as per Clauses 7 and/or 8 below; AND ii. Place a minimum of RM 500,000 – RM 999,999 Fresh Funds in any HSBC Premier deposit account/-i or as TD/-i placement; AND iii. Invest a minimum RM 250,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 9 throughout the Promotion Period. 	1 x Bose SoundLink Flex II (Limited to 450 units)

*Eligible Customers who maintain a TRB of at least RM 3,000,000 will be recognized as HSBC Premier Elite. Visit www.hsbc.com.my to know more.

7. Eligible Customer(s), whether ETB or new-to-bank (NTB), will have to maintain TRB of at least RM300,000 throughout the Promotion Period. For avoidance of doubt, TRB includes any Deposits in Premier Current Account/-i, Premier Savings Account/-i, Premier Time Deposits, Premier Term Deposits-i; AND/OR Investments in Unit Trust Funds/Shariah-Compliant Unit Trust Funds distributed by HSBC Bank/HSBC Amanah, HSBC Bank/HSBC Amanah Structured Product/-i, Bond/Sukuk distributed by HSBC Bank/HSBC Amanah.
8. The ETB Eligible Customer’s TRB will be taken from the daily average of December 2024, as the starting baseline for this Promotion. The total incremental funds at the end of the Promotion Period (i.e. on 31 March 2025) will be accounted as ‘Fresh Funds’ to qualify for the Promotion.
9. Eligible Investment includes the following :-
 - i. HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 1 January 2025 – 31 March 2025 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 year and Non-Principal Protected (NPP) Structured Product/-i with tenure below 1 year);
 - ii. Unit Trust/Shariah Compliant Unit Trust distributed by HSBC Bank/HSBC Amanah with a minimum sales charge of 1% (excluding Money Market Fund); and
 - iii. Selected Bond/Sukuk distributed by HSBC Bank/HSBC Amanah (speak to your designated Relationship Manager for more information).
10. “Fresh Funds” means moneys or funds transferred, credited, or paid into any deposit, investment, and bancassurance accounts of the Eligible Customer from other bank(s) and/or financial institution(s). Funds transferred from any existing HSBC deposit, home loan, investment and bancassurance accounts are not considered as Fresh Funds.

“Existing Funds” means any existing funds from any HSBC account(s) including deposit, home loan, investment and bancassurance accounts.

Illustrations where an Eligible Customer will be entitled to receive the Gadget Prize:

Example 1: Eligible ETB customer who participates in the Promotion	
TRB at the end of the Baseline month (Dec’ 24)	31 Dec 24 – customer has TRB of RM300,000 in deposit account.
Customer places fund in account	15 Jan 25 – customer places additional RM200,000 in deposit account.

Customer purchases a unit trust	12 Feb 25 – customer purchases unit trust worth RM250,000 by using existing fund.
Customer places fund in account	3 Mar 25 – customer places additional RM300,000 in account.
TRB Calculation	<ol style="list-style-type: none"> 1. Baseline (Dec 24)- RM300,000 2. Total TRB by Promotion Period: RM800,000 (RM300,000 in Dec 24 + RM200,000 in Jan 25 + RM300,000 in Mar 25) 3. Incremental TRB during Promotion Period: RM500,000 4. Investment during Promotion Period: RM250,000
Gadget Prize Eligibility	31 Mar 25 – Customer met Tier 3, stands to receive Bose SoundLink Flex II

Example 2: Eligible NTB customers who participate in the Promotion	
Customer open account places fund in account	15 Jan 25 – customer opens account and places RM300,000 in Time Deposit.
Customer purchases a unit trust	12 Feb 25 – customer purchases unit trust worth RM250,000 with fresh fund.
Customer places fund in account	3 Mar 25 – customer places additional RM300,000 in Time Deposit.
TRB Calculation	<ol style="list-style-type: none"> 1. Total TRB by/ Incremental TRB during Promotion Period: RM850,000 (RM300,000 in Jan 25 + RM250,000 in Feb 25 + RM300,000 in Mar 25) 2. Investment during Promotion Period: RM250,000
Gadget Prize Eligibility	31 Mar 25 – Customer met Tier 3, stands to receive Bose SoundLink Flex II

11. The winner of the Gadget Prize will be notified via SMS within twelve (12) to sixteen (16) weeks after the end of the Promotion Period.

12. The total allocation of the Gadget Prizes under this Promotion is capped at :

- a) Tier 1 - 170 units for the Bose Smart Soundbar
- b) Tier 2 - 180 units for the Bose Portable Smart Speaker
- c) Tier 3 - 450 units for the Bose SoundLink Flex II,

on a first-come, first-served basis, subject to Clause 13 and other terms and conditions herein. There are a maximum of 800 units of Gadget Prizes totaling to a sum of RM1,393,000 to be given out under this Promotion as stipulated in Table 1 above, which are pooled together with the “HSBC Amanah Bose Gadgets 2025 Promotion”. HSBC Bank is the sole provider for all Gadget Prizes in this Promotion.

13. For avoidance of doubt:-

- (i) In the event there is a tie in transaction time in fulfilling the Participation Criteria not within the same Tier category, the Gadget Prize will be given out to the Eligible Customer who has fulfilled higher Tier category;
- (ii) In the event there is a tie in transaction time in fulfilling the Participation Criteria within the same Tier category, the Gadget Prize will be given out to the Eligible Customer who has higher TRB;
- (iii) In the event that the total number of Eligible Customer(s) exceeds the capped units under Tier 1 Gadget Prizes, those remaining Tier 1 Eligible Customer will be awarded with Tier 2 Gadget Prize;
- (iv) If the total number of Eligible Customer(s) exceeds the capped units under Tier 2 Gadget Prize(s), those remaining Tier 2 Eligible Customer(s) will be awarded with Tier 3 Gadget Prize;
- (v) If the total number of Eligible Customer(s) exceeds the capped units under Tier 3, no additional Gadget Prize(s) will be given.
- (vi) The final Eligible Customer shall be identified as the customer with the highest TRB.

14. The following terms and conditions apply to all Gadget Prize(s):

- a) Eligible Customer or their authorized representative shall be required to collect the Gadget Prize at the HSBC branch where the Eligible Customer's records are located at.
- b) Gadget Prize will be forfeited in the event Eligible Customer or their authorized representative unable or failed to collect the Gadge Prize. Eligible Customer shall have no right of recourse against HSBC. HSBC shall not entertain any requests for courier of the Gadget Prize.
- c) HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Gadget Prize under this Promotion. The Gadget Prize is neither transferable or exchangeable in part or in full for cash, credit, or other goods.
- d) HSBC reserves the right to substitute or vary the Gadget Prize with alternative gift of similar value at any time with 3 days prior notice.
- e) HSBC reserves the right to substitute the colors for the Gadget Prize, subject to availability by the respective vendor.
- f) To the fullest extent permitted by law, HSBC 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 the Gadget Prize(s).
- g) HSBC is not affiliated with any of the organizations whose products are given out as Gadget Prize in this Promotion.
- h) Any query and/or dispute on the usage of the Gadget Prize(s) must be directed to and resolved directly with the respective vendor. MyFutureworld Sdn. Bhd. is not a sponsor of this Promotion. The trade name and logo of Bose are trademarks belonging to MyFutureworld Sdn. Bhd. HSBC is not in any way endorsing, sanctioning, approving, or supporting the use of the Gadget Prize(s) or any brand or merchandise sold thereon.

GENERAL TERMS & CONDITIONS

15. HSBC 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 of this Promotion by HSBC shall not entitle you to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation.

16. This Promotion's 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.

17. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
- a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);

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

18. 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.

19. The below terms also apply:

- (i) HSBC and HSBC Amanah Universal Terms and Conditions (“UTCs”) which are available [hsbc.com.my/terms-and-conditions](https://www.hsbc.com.my/terms-and-conditions);
- (ii) Specific Terms & Conditions for HSBC Premier and HSBC Advance;
- (iii) Specific Terms & Conditions for Retail Banking and Wealth Management;
- (iv) HSBC’s Notice Relating to the Personal Data Protection Act 2010

20. The Eligible Customer(s) shall be personally responsible for all and any applicable taxes.

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