

TERMS & CONDITIONS
HSBC Bancassurance VIP Programme ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Reg No. (198401015221 (127776-V)) ("**HSBC**") for the following insurance product underwritten by Allianz Life Insurance Malaysia Berhad (198301008983) ("**Allianz Life**") and distributed by HSBC. This Promotion is sponsored by HSBC and Allianz Life.
2. This Promotion runs from 01st January 2025 – 31st December 2025, both dates inclusive ("**Promotion Period**").

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Customer who had purchased any of the Regular Premium Plan as defined in clause 4 below in 2024. ("**Eligible Customer**")
4. For the purpose of this Promotion,
 - (a) Regular Premium Plan ("**RP**") is:
 - i. HSBC's UniversalTreasure Plus RP;
 - ii. HSBC's UniversalIncome;
 - iii. HSBC's UniversalLegacy RP;
 - iv. HSBC's EliteCare Plus;
 - v. HSBC's FamilyCare;
 - vi. HSBC's Reducing Term Assurance;
 - vii. HSBC's EliteWealth;
 - viii. HSBC's EliteWealth Plus; and
 - ix. HSBC's Universal AssuredTreasure.
 - (b) Single Premium Plan ("**SP**") is:
 - i. HSBC's EliteSaver SP GIO and SP GIO
 - ii. HSBC's UniversalTreasure Plus SP; and
 - iii. HSBC's UniversalLegacy SP.

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

- (c) Annualised Premium Equivalent ("**APE**") for SP and RP is defined as:
 - i. SP: 10% of premium amount; and
 - ii. RP: 100% of annual premium amount.

- (d) 2nd year premium amount of the RP listed in clause 4(a) is referred to as "**2nd Year Premium**".

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 2nd Year Premium of RP purchased in 2024:
 - (i) Pay the 2nd Year Premium for the RP purchased in 2024 with HSBC CASA/i or HSBC Credit Card/-l **and** must register for E-mandates to get cashback as listed in Table A below; and
 - (ii) Purchase new RP (payment mode must be Annual) or SP with minimum APE of RM50,000 to get additional cashback as listed in Table B below whereby accumulation of APE to meet the minimum APE of RM50,000 is not allowed

Table A -

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

Table B

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

6. For avoidance of doubt, an Eligible Customer must fulfill criteria set out in Clause 5(i) above and the 2nd Year Premium must be received by Allianz Life in order for Eligible Customer to be entitled for the Cashback. If 2nd Year Premium 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 APE 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 premium amount of RM100,000 in 2024 with three (3) years contribution term. In 2025, Eligible Customer pay the 2 nd Year Premium of RM100,000 with HSBC Credit Card 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 premium amount of RM100,000 in 2024 with five (5) years contribution term. In 2025, Eligible Customer pay the 2 nd Year Premium of RM100,000 with HSBC CASA registered for E-mandates and purchase a new SP with APE 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 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 policy 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 2nd Year Premium of the RP purchased in 2024 is received by Allianz Life.
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:
- via electronic means; or
 - 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 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, these terms shall prevail in relation to this Promotion.
15. The below terms also applies:
 - i. HSBC Bank 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;
 - ii. The respective terms and conditions for the Bancassurance 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. Allianz Life being the underwriter of the Bancassurance Products and responsible the benefits offered under the products, as well as any representation made in any of its marketing materials. HSBC Bank is a third party distributor and accepts no liability for the products and services offered by Allianz Life.