

TERMS & CONDITIONS

HSBC Bancassurance Apple Gadget Promotion Q2 2026 ("Promotion")

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Registration 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 01 April 2026 – 30 June 2026, both dates inclusive ("Promotion Period"), or until the Gifts are fully redeemed, whichever occurs first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
 - i. A HSBC Premier customer; and
 - ii. Aged 18 years and above.("Eligible Customer")
4. For the purpose of this Promotion, the participating products are as follows ("Participating Product(s)"):
 - i. Single Premium Plan ("SP")
 - a. HSBC's UniversalLegacy SP;
 - b. HSBC's UniversalTreasure Plus SP;
 - c. HSBC's EliteSaver SP GIO and SP GIO (USD); and
 - d. HSBC's EliteDiamond SP MYR and USD.
 - ii. Regular Premium Plan ("RP")
 - a. HSBC's Universal AssuredTreasure;
 - b. HSBC's EliteWealth;
 - c. HSBC's EliteCare Plus;
 - d. HSBC's UniversalLegacy RP;
 - e. HSBC's Reducing Term Assurance;
 - f. HSBC's EliteWealth Plus;
 - g. HSBC's UniversalIncome Plus; and
 - h. HSBC's EliteDiamond RP.

The products in Clause 4(i)(c), 4(i)(d), 4(ii)(b), 4(ii)(c) and 4(ii)(f) and 4(ii)(h) are collectively referred to as "**Investment-Linked Bancassurance Products**".

5. An Eligible Customer must purchase any Participating Product(s) as stated in Clause 4 above during the Promotion Period to qualify for this Promotion. Any regular or ad-hoc top-ups to **existing** Investment-Linked Bancassurance Products are excluded from this Promotion.

PROMOTION MECHANICS

6. The Eligible Customer who fulfills the following criteria will be rewarded with Switch Malaysia Apple Gadget e-voucher ("**Gift**") where the Gift amount will be based on premium tier as listed in Table A below.
 - i. Purchase any Participating Product(s) listed in Clause 4 above during the Promotion Period; and
 - ii. Meet and pay the minimum premium amount stated in the Product Disclosure Sheet of the respective Participating Product(s) for the participating premium plans below:
 - a. SP; or
 - b. RP whereby the premium payment mode must be annual; and
 - iii. Policy of the Participating Product(s) purchased under this Promotion is successfully issued by Allianz Life by 15 July 2026.

Table A

Tier	Accumulated Premium Amount SP and RP (must be Annual premium payment mode)	Gift
1	RP: ≥*MYR 1,000,000 SP: ≥*MYR 2,000,000	Switch Malaysia Apple Gadget e-voucher worth MYR 5,999 (limited to 20 units)
2	RP: ≥*MYR 500,000 SP: ≥*MYR 1,000,000	Switch Malaysia Apple Gadget e-voucher worth MYR 2,699 (limited to 50 units)
3	RP: ≥*MYR 200,000 SP: ≥*MYR 400,000	Switch Malaysia Apple Gadget e-voucher worth MYR 1,049 (limited to 150 units)

*or its equivalent in USD

7. Accumulation of premium amount across Participating Product(s) purchased within the Promotion Period is allowed. Single premium tops-up and premiums paid in advance will not be calculated to meet the Tier under the Promotion.

8. Illustrations where an Eligible Customer will be entitled to receive the Gift:

- i. Example 1: An Eligible Customer who purchases a Participating Product(s) (SP) in April 2026 with the following Premium Amount:

Participating Product(s)	Premium Amount	Gift
HSBC's EliteSaver SP GIO	MYR 2,000,000	Switch Malaysia Apple Gadget e-voucher worth MYR 5,999

- ii. Example 2: An Eligible Customer who purchases a Participating Product(s) (RP) in April 2026 with the following Premium Amount in **Annual** premium payment mode:

Participating Product(s)	Premium Amount	Gift
HSBC's UniversalIncome Plus	MYR 2,000,000	Switch Malaysia Apple Gadget e-voucher worth MYR 2,699

- iii. Example 3: An Eligible Customer who purchases a Participating Product (SP) in April 2026 and another Participating Product (RP) in May 2026. For the RP, the customer selects the **Annual** premium payment mode, with the following Premium Amount:

Participating Product(s)	Premium Amount	Gift
HSBC's EliteDiamond SP	MYR 1,000,000	Switch Malaysia Apple Gadget e-voucher worth MYR 2,699; and Switch Malaysia Apple Gadget e-voucher worth MYR 1,049
HSBC's EliteWealth RP	MYR 400,000	

- iv. Example 4: An Eligible Customer who purchases a Participating Product (SP) in April 2026 and another Participating Product (SP) in May 2026 with the following Premium Amount:

Participating Product(s)	Premium Amount	Gift
HSBC's EliteDiamond SP	MYR 500,000	Switch Malaysia Apple Gadget e-voucher worth MYR 2,699
HSBC's EliteSaver SP GIO	MYR 500,000	

9. Eligible Customer will be notified by their Relationship Manager ("RM") on the Gift entitlement within 3 months after the Promotion Period ends provided that Allianz Life has accepted the application and payment and successfully issued with policy.

10. Eligible Customer must sign a consent form upon submission of the application, authorizing CG Computers Sdn Bhd ("**CG Computers**"), the parent company of Switch Malaysia to send the Gift code to Eligible Customer's email address registered with HSBC.

11. Each Eligible Customer is entitled to a maximum of one (1) unit of Gift corresponding to the Tier achieved by Accumulated Premium Amount SP and RP respectively, subject to clause 6 and other terms and conditions herein, and on a first-come first-serve basis.

12. The Gift is only valid for one (1) time use and can only be used at Switch Malaysia online store, Switch Malaysia outlets and Urban Republic by Switch outlets. The Gift must be redeemed within one (1) year from the date of receipt of the Gift and the usage of the Gift is subject to Switch Malaysia terms and conditions.

13. HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Gift under this Promotion. The Gift is neither transferable nor exchangeable in part or in full for cash, credit, or other goods.

14. The Gift will be provided on an 'as is' basis.

15. HSBC reserves the right to substitute the Gift with any other item of similar value at any time with 3 days' prior notice.
16. 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 Gift.
17. The Gift does not include any accessories or items shown in leaflet, website or any marketing materials, which are for illustration purposes only.
18. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with CG Computers.
19. Switch, CG Company and Apple are not participants in or sponsor of this Promotion. The trade name and logo of Apple are trademarks belonging to Apple Inc. HSBC is not in any way endorsing, approving, or supporting the use of any brand or merchandise sold by Switch, CG Company and Apple.
20. If Eligible Customer exercises cooling-off rights, cancel, surrender, or revise plan benefits (i.e. reduce sum assured, reduce premium, perform partial withdrawal/ surrender) of any of the Participating Product(s) purchased under this Promotion within first 15 days upon policy issued, the Eligible Customer will not be entitled to the Gift and any such Gift shall be forfeited.
21. There is a maximum of 220 units of Gift totaling to a sum of MYR 412,280 to be given out under this Promotion as stipulated in Table A above, which are pooled together with the "HSBC Amanah Banca-Takaful Apple Gadget Promotion Q2 2026".

GENERAL TERMS & CONDITIONS

22. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice.
23. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - i. via electronic means;
 - ii. press advertisements;
 - 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.
24. 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.
25. The below terms also apply:
 - i. HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Premier and Advance, and Specific Terms & Conditions for Wealth & Premier Banking are a part of, and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - ii. The respective terms and conditions for the Bancassurance Products;
 - iii. HSBC's Notice Relating to the Personal Data Protection Act 2010.
26. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
27. The Eligible Customer shall be personally responsible for any applicable taxes and rates.
28. HSBC's decision on all matters relating to this Promotion shall be final and binding.
29. Allianz Life being the underwriter of the Participating Products and responsible for the benefits offered under the product, as well as any representation made in any of its marketing materials. HSBC is a third-party distributor and accepts no liability for the products and services offered by Allianz Life.