

TERMS & CONDITIONS

HSBC Premier Q3 2026 Bancassurance Campaign (“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 01 July 2026 – 30 September 2026, both dates inclusive (“**Promotion Period**”), or until the Gift is fully redeemed, whichever occurs first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
 - i. HSBC Premier customer;
 - ii. Age 18 years and above; and
 - iii. Banking facilities must not be delinquent, suspended or closed throughout the Promotion Period or during the fulfilment period under this Promotion.
 (“**Eligible Customer**”)
4. For the purpose of this Promotion, participating products are (“**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 of the 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 on **existing** Investment-Linked Bancassurance Products will be excluded from this Promotion.

PROMOTION MECHANICS

6. The Eligible Customer who fulfills the following criteria will be rewarded with a Tomei or Switch Malaysia Voucher (“**Gift**”), where the voucher amount will be based on Premium tier as listed in Table A below:
 - i. Purchase and submit an application for any Participating Product(s) listed in Clause 4 above during the Promotion Period, and the policy of the Participating Product(s) purchased under this Promotion is successfully issued by Allianz Life; and
 - ii. Meet and pay the premium in accordance with the minimum amount stated in the Product Disclosure Sheet of the respective Participating Product(s) for the participating premium plans below:
 - a. Single Premium Plan; or
 - b. Regular Premium Plan where the payment mode must be **Annual**.

Table A

Tier	Accumulated Premium Amount SP and RP (must be Annual payment mode)	Gift
1	RP: ≥*MYR 1,200,000 SP: ≥*MYR 2,400,000	Tomei or Switch Malaysia Voucher worth MYR 7,000 (limited to 20 units)
2	RP: ≥*MYR 500,000 SP: ≥*MYR 1,000,000	Tomei or Switch Malaysia Voucher worth MYR 3,000 (limited to 30 units)
3	RP: ≥*MYR 200,000 SP: ≥*MYR 400,000	Tomei or Switch Malaysia Voucher worth MYR 1,000 (limited to 150 units)

*or its equivalent in USD

7. Accumulation of Premium amount is allowed for Participating Product(s) with same premium payment mode (RP or SP) purchased within the Promotion Period, provided that the application and payment of Bancassurance premium made under this Promotion are accepted by Allianz Life and the policy is successfully issued. **Premium amounts from different premium payment mode (RP and SP) cannot be combined.** 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 July 2026 with the following Premium Amount.

Participating Product(s)	Gift
HSBC's EliteSaver SP GIO MYR 2,400,000	Tomei or Switch Malaysia voucher worth MYR 7,000

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

Participating Product(s)	Gift
HSBC's UniversalIncome Plus MYR 500,000	Tomei or Switch Malaysia voucher worth MYR 3,000

iii. Example 3: An Eligible Customer who purchases a Participating Product(s) (SP) in July 2026 and another Participating Product(s) (RP) with **Annual** premium payment mode in August 2026 with the following Premium Amount.

Participating Product(s)	Gift
HSBC's EliteDiamond SP MYR 1,000,000	Tomei or Switch Malaysia voucher worth MYR 3,000; and Tomei or Switch Malaysia voucher worth MYR 1,000
HSBC's EliteWealth RP MYR 400,000	

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

Participating Product(s)	Gift
HSBC's EliteDiamond SP MYR 500,000	Tomei or Switch Malaysia voucher worth MYR 3,000
HSBC's EliteSaver SP GIO MYR 500,000	

9. Eligible Customer will be notified by respective Relationship Manager (“**RM**”) on the Gift entitlement and the date of Gift collection within 14 weeks after the Promotion Period ends, provided that the application and payment of Bancassurance premium made under this Promotion are accepted by Allianz Life and the policy is successfully issued. Eligible Customers are responsible for ensuring their contact details with HSBC are up to date. HSBC is not responsible for failed delivery of notifications due to outdated details. Eligible Customer is required to collect the Gift at the respective branch after being notified by the respective RM of the Gift entitlement.

10. Each Eligible Customer is entitled to receive 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 served basis, determined by the policy issuance date/time recorded by Allianz Life.

11. For Eligible Customer who opts for Switch Malaysia voucher, the voucher is valid for one (1) time use only and may be used only at Switch outlets and Urban Republic by Switch outlets in Malaysia. Eligible Customer may redeem an Apple product or products of other brands of a value equivalent to the voucher or pay the difference if the product's price is higher than the voucher value. The voucher must be redeemed within six (6) months from the date of issuance and is subject to Switch Malaysia's terms and conditions.
12. For Eligible Customer who opts for Tomei voucher, the voucher is valid for one (1) time use only and may be used only at any Tomei outlet in Malaysia. Eligible Customer may redeem any item sold by Tomei of a value equivalent to the voucher or pay the difference if the item's price is higher than the voucher value. The voucher must be redeemed within six (6) months from the date of issuance and is subject to Tomei's terms and conditions.
13. The Gift will be forfeited if the Eligible Customer is unable or fails to redeem the Gift within the validity period stated. Eligible Customer shall have no right of recourse against HSBC. HSBC will not entertain any requests to deliver the Gift to the Eligible Customers.
14. HSBC will not entertain any request from any Eligible Customer or any other person to fulfill the Gift to any third party other than the entitled Eligible Customer.
15. 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.
16. The Gift will be provided on an "as is" basis.
17. HSBC reserves the right to substitute the Gift with any other item of similar value at any time with 3 days' prior notice.
18. 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.
19. The Gift does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
20. Any query and/or dispute on the usage of the Gift must be directed to and resolved directly with Tomei or Switch Malaysia.
21. Apple, Switch Malaysia and Tomei are not a participant in or sponsor of this Promotion. HSBC is not in any way endorsing, approving, or supporting the use of any brand including Apple, Switch Malaysia or Tomei.
22. 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.

GENERAL TERMS & CONDITIONS

23. HSBC reserves the right to amend the terms and conditions or cancel this Promotion, if necessary, with 3 days' prior notice.
24. 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.

25. 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.

26. 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 & Personal 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.
27. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
28. The Eligible Customer shall be personally responsible for any applicable taxes, rates.
29. HSBC’s decision on all matters relating to this Promotion shall be final and binding.
30. Allianz Life is the underwriter of the Participating Products and is 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.