

**TERMS & CONDITIONS**  
**HSBC Premier Q3 2026 Investment Campaign (“Promotion”)**

**PROMOTION PERIOD**

1. HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“HSBC Bank”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421 (807705-X)) (“HSBC Amanah”) (collectively as “HSBC”).
2. “Promotion Period” runs from **1 July 2026 to 30 September 2026**, both dates inclusive.

**ELIGIBILITY**

3. This Promotion is open to the following customers :
  - a. new HSBC Premier/Premier Elite customers;
  - b. existing HSBC Premier/Premier Elite customers including:
    - i. inactive or dormant HSBC Premier/Premier Elite customers/ who re-activated their Premier status within the Promotion Period; or
    - ii. existing HSBC customers who are being upgraded to HSBC Premier/Premier Elite within the Promotion Period,

(collectively referred to as “**Eligible Customers**”).

4. The following categories are **not eligible** to participate in the Promotion:
  - i. Non individual or Corporate customers;
  - ii. Customer(s) who have closed, cancelled and/or terminated his/her HSBC product(s) within six (6) months prior to this Promotion;
  - iii. Permanent and/or contract employees of HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and other HSBC group entities in Malaysia.
5. Eligible Customers whose banking facilities are delinquent, dormant/inactive, invalid or suspended/closed/cancelled throughout the Promotion Period or during fulfilment of the Prize Voucher will not be entitled to join and/or receive any rewards under this Promotion.

**PARTICIPATION CRITERIA & PROMOTION MECHANICS**

6. Eligible Customers who fulfil the Participation Criteria below during the Promotion Period stands to receive Tomei or Switch Malaysia voucher (“**Prize Voucher**”), with the voucher value as illustrated in Table 1.

**Table 1: Participation Criteria and Prize Voucher for Premier or Premier Elite Customers**

Tier	Participation Criteria	Prize Voucher
1	<b>Invest</b> a minimum RM 10,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period.	<b>1 x Tomei or Switch Malaysia voucher worth RM20,000</b>
2	<b>Invest</b> a minimum RM 6,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period.	<b>1 x Tomei or Switch Malaysia voucher worth RM7,000</b>

Tier	Participation Criteria	Prize Voucher
3	<b>Invest</b> a minimum RM 4,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period.	<b>1 x Tomei or Switch Malaysia voucher worth RM4,500</b>
4	<b>Invest</b> a minimum RM 2,000,000 (Fresh or Existing Funds) in any of the Eligible Investments as per Clause 8 throughout the Promotion Period.	<b>1 x Tomei or Switch Malaysia voucher worth RM2,000</b>

7. For avoidance of doubt, the participation criteria and Prize Voucher will be assessed, consolidated and determined based on customer number basis. The investment amount between the two accounts cannot be consolidated for the purpose of this Promotion. Examples:
- (i) If Customer A invested a minimum of RM2,000,000 into sole account with customer number 123-555111; and invested an additional investment of RM4,000,000 into the joint account with customer number 123-666222, Customer A stands to receive the Prize Voucher(s) under Tier 4 and Tier 3 respectively; and
  - (ii) If Customer A initially invested RM2,000,000 into sole account with customer number 123-555111 and further invested an additional RM6,000,000 during the Promotion Period, the total investment is RM8,000,000 and therefore Customer A stands to receive 1 unit of Prize Voucher under Tier 2.
8. Eligible Investments include the following:
- i. HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 1 July 2026 – 30 September 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 years and Non-Principal Protected (NPP) Structured Product/-i with tenure below 6 months);
  - 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).
9. “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.
10. The winners of the Prize Voucher will be notified by respective Relationship Manager (“RM”) on the gift entitlement and the date of gift collection within fourteen (14) weeks after the end of the Promotion Period. For joint accounts, the primary account holder will be notified.
11. The following terms and conditions apply to all Prize Voucher(s):
- a) The Eligible Customers who fulfill the promotion criteria as listed in Table 1, will be rewarded with the Prize Voucher. Eligible Customer may indicate their preferred Prize Voucher whether Tomei or Switch Malaysia voucher to their designated Relationship Manager.
  - b) For Eligible Customers who opt for Switch Malaysia voucher, the voucher is only valid for one (1) time use and can only be used at Switch outlets and Urban Republic by Switch outlets in Malaysia only. Eligible Customer can redeem an Apple product or for products of other brands of equivalent value to the voucher or pay the difference to upgrade. The Prize Voucher must be redeemed within six (6)

months from the date of issuance of the Prize Voucher and the usage of the Prize Voucher is subject to Switch Malaysia terms and conditions.

- c) For Eligible Customers who opt for Tomei voucher, the voucher is only valid for one (1) time use and can only be used at any Tomei outlets in Malaysia only. Eligible Customer can redeem any item sold by Tomei of equivalent value to the voucher or pay the difference for item higher than the voucher value. The Prize Voucher must be redeemed within six (6) months from the date of issuance of the Prize Voucher and the usage of the Prize Voucher is subject to Tomei terms and conditions.
- d) Prize Voucher will be forfeited in the event Eligible Customer or their authorized representative unable or failed to redeem the Prize Voucher within the validity of the voucher period stipulated. Eligible Customer shall have no right of recourse against HSBC. HSBC shall not entertain any requests for courier of the Prize Voucher.
- e) The Prize Voucher will be provided on an 'as is basis'. Any query, disputes or issues regarding the usage of Prize Voucher or the item redeemed using the Prize Voucher must be addressed directly with Switch Malaysia or Tomei, as HSBC shall not be responsible for the quality, functionality, or condition of the item.
- f) HSBC will not be held liable for any mishaps, injuries or accidents that may occur during delivery or usage of the Prize Voucher under this Promotion. The Prize Voucher is neither transferable or exchangeable in part or in full for cash, credit, or other goods.
- g) HSBC reserves the right to substitute or vary the Prize Voucher with alternative gift of similar value at any time with 3 days prior notice.
- h) 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 Prize Voucher(s).
- i) HSBC is not affiliated with any of the organizations whose products are given out as Prize Voucher in this Promotion.
- j) 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.

## **GENERAL TERMS & CONDITIONS**

- 12. 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.
- 13. 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.
- 14. 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 4<sup>th</sup> day after its delivery.

15. 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.

16. 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://hsbc.com.my/terms-and-conditions);
- ii. Specific Terms & Conditions for HSBC Premier and HSBC Advance;
- iii. Terms and Conditions Governing Unit Trust;
- iv. Terms and Conditions Governing Bonds and Sukuk;
- v. HSBC’s Notice Relating to the Personal Data Protection Act 2010

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

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