

TERMS & CONDITIONS

HSBC PREMIER HEALTHCARE PROMOTIONS & PRIVILEGES ("Promotion")

This revised Terms and Conditions shall take effect on 1st January 2026 and shall supersede the previous Term & Conditions.

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 referred to as "HSBC").
2. **"Promotion Period"** runs from 1st January to 31 December 2026, both dates inclusive. The Promotion Period applicable to each promotion may differ, please refer to clause 7 for details of the validity period.

ELIGIBILITY CRITERIA

3. This Promotion is open to all HSBC Premier Elite and HSBC Premier customers ("Eligible Customer(s)").
4. For the purpose of this Promotion,
 - (i) all HSBC Premier customers must meet and maintain an average Total Relationship Balance (TRB) of at least RM300,000 at all times, to be eligible to enjoy the privileges stated in clause 7 items A and B below; and
 - (ii) to be eligible to enjoy Elite Exclusive Healthcare Privileges stated in clause 7 item C below, HSBC Premier customers must meet and maintain an average TRB of RM 3,000,000 at all times.

HSBC Premier customer who maintains an average TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.

5. Total Relationship Balance (TRB) includes any deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit-i, and/or Investments in Unit Trust funds/ Shariah-compliant Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

Average TRB calculation is based on the average daily TRB of the calendar month. It is calculated based on the total sum of the end day TRB and divided by the number of days in the month.

6. The following categories of persons are not eligible to participate in this Promotion:
 - a. Non-individuals or corporate customers;
 - b. Permanent and/or contract employees of HSBC or other HSBC group entities in Malaysia;
 - c. Customers whose account(s) are delinquent within HSBC's definition at any time during the Promotion Period; and
 - d. Individuals below the age of 18 years old.

TYPES OF PROMOTIONS & PRIVILEGES OFFERED

7. Eligible Customer(s) who meet the eligibility criteria stated in clause 3 to 6 above are entitled to the following Promotions and/or Privileges at the Participating Hospital/Wellness Centre:

A. Discounted health screening packages (applicable to selected packages)

- (a) 30% discount at the following Participating Hospitals:
 - i. Sunway Medical Centre Damansara – **Valid until 31st August 2026**
 - ii. Ara Damansara Medical Centre
 - iii. Subang Jaya Medical Centre
 - iv. ParkCity Medical Centre
 - v. Bukit Tinggi Medical Centre
- (b) 20% discount at the following Sunway Medical Centres – **Valid until 31st August 2026**:
 - i. Sunway Medical Centre, Sunway City
 - ii. Sunway Medical Centre Velocity
 - iii. Sunway Medical Centre Penang
 - iv. Sunway Medical Centre Ipoh
- (c) 10% discount at the following Columbia Asia Hospitals:
 - i. Columbia Asia Hospital - Petaling Jaya
 - ii. Columbia Asia Hospital - Seremban
 - iii. Columbia Asia Hospital - Iskandar Puteri
 - iv. Columbia Asia Hospital - Tebrau

B. Postnatal Care Privileges at Sunway Sanctuary (applicable for Deluxe and Executive Packages with a minimum 28-day stay) – **Valid until 31st August 2026**

- (a) 20% discount on regular postnatal care rates; AND
- (b) Complimentary Getha gifts (one (1) unit per Eligible Customer and subject to availability); AND
- (c) Complimentary 2 portions of Premium Birds' Nest;

C. Elite Exclusive Healthcare Privileges - Available for HSBC Premier Elite customers only

- (a) Complimentary Elite Signature health screening package[#] at selected Participating Hospitals; or
- (b) Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite; or
- (c) 35% discount on non-packaged services* under Sunway Home Healthcare which covers:
 - i. Doctor home visits
 - ii. Home physiotherapy
 - iii. Lab sample collection (for Sunway City Medical Centre only)

*limited to Klang Valley only

For clarity, all promotions under Sunway Healthcare Group, including Complimentary Elite Signature health screening package at any Sunway Medical Centres are valid until 31st August 2026. #Complimentary Elite Signature health screening package at Subang Jaya Medical Centre is valid until 30th September 2026

8. Eligible Customers must make payments to the Participating Hospital/Wellness Centre using any of the following HSBC cards to enjoy these Promotions and/or Privileges:

- (i) HSBC Premier Travel Card;

- (ii) HSBC Premier World;
- (iii) HSBC Amanah Premier World-i; or
- (iv) HSBC Premier Debit Card or HSBC Amanah Premier Debit Card-i

Note: Notwithstanding the above, all payments for Sunway Home Healthcare services shall be made by Eligible Customers directly to Sunway Home Healthcare via Bank Transfer only.

PROMOTIONS & PRIVILEGES TERMS AND CONDITIONS

9. The following terms and conditions apply to the Promotions and/or Privileges:

A. Discounted health screening packages

Participating Hospitals	Offers/Discounts	Terms & Conditions
1. Sunway Medical Centre Damansara  Damansara Selangor	30% OFF on selected health screening packages.	<ul style="list-style-type: none"> (i) Eligible HSBC Premier / Premier Elite customers are required to consult with the wellness / health screening centre personnel at the Participating Hospital for advice and recommendations regarding the suitability of health screening packages. (ii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by the wellness / health screening centre of the Participating Hospitals should be directly between the Eligible HSBC Premier / Premier Elite customers and the wellness / health screening centre of the Participating Hospitals. (iii) Offers cannot be exchanged for cash or used in conjunction with any other Participating Hospitals' promotions, offers, loyalty card or coupons.
2. Ara Damansara Medical Centre  Ara Damansara		
3. Subang Jaya Medical Centre  Subang Jaya		
4. ParkCity Medical Centre  ParkCity		
5. Bukit Tinggi Medical Centre  Bukit Tinggi		
1. Sunway City Medical Centre  Sunway City Kuala Lumpur	20% OFF on selected health screening packages.	<ul style="list-style-type: none"> (iv) The discount is only applicable to non-promotional items. (v) The discount is only valid for self-pay customers. (vi) Eligible HSBC Premier / Premier Elite customers are required to schedule an
2. Sunway Medical Centre Velocity  Velocity Kuala Lumpur		

<p>3. Sunway Medical Centre Penang</p> <p>SUNWAY MEDICAL CENTRE Penang</p> <p>SUNWAY MEDICAL CENTRE Ipoh</p> <p>4. Sunway Medical Centre Ipoh</p>		<p>appointment with the wellness / health screening centre of the Participating Hospitals at least three (3) working days in advance. Failure to do so may result in the discount being forfeited.</p> <p>(vii) The discount will only be given if the total bill has been paid in full by the Eligible Customer before the Eligible Customer is discharged from or leaves the Participating Hospital.</p> <p>(viii) Offers are applicable to screening package's charges only, excluding any other additional charges and/or relevant taxes.</p>
<p>1. Columbia Asia Hospital - Petaling Jaya</p> <p>COLUMBIA ASIA Columbia Asia Hospital - Petaling Jaya</p> <p>2. Columbia Asia Hospital – Seremban</p> <p>COLUMBIA ASIA Columbia Asia Hospital - Seremban</p> <p>3. Columbia Asia Hospital - Iskandar Puteri</p> <p>COLUMBIA ASIA Columbia Asia Hospital - Iskandar Puteri</p> <p>4. Columbia Asia Hospital - Tebrau</p> <p>COLUMBIA ASIA Columbia Asia Hospital - Tebrau</p>	<p>10% OFF on selected health screening packages.</p>	<p>(ix) Package availability is subject to the advice from the wellness doctor/consultant at the Participating Hospital.</p> <p>(x) All bookings are subject to availability and the prevailing terms and conditions of the wellness / health screening centre of the Participating Hospitals, which may be modified, suspended or withdrawn at their sole discretion without prior notice.</p>

For the list of the available health screening packages, please refer to:

Premier Elite:

HSBC Bank or HSBC Amanah website > HSBC Premier/Amanah Premier Elite > Privileged healthcare and protection > find out more

Premier:

HSBC Bank or HSBC Amanah website > HSBC Premier/Amanah Premier > Rewards and Offers > Health Offers > selected health screening packages (PDF)

B. Postnatal Care Privileges at Sunway Sanctuary

Participating Wellness Centre	Terms and Conditions
<p>Sunway Sanctuary</p>  <p>SUNWAY sanctuary SUNWAY CITY KUALA LUMPUR</p>	<p>(i) Eligible Customer will get:</p> <ul style="list-style-type: none"> (a) 20% OFF on regular postnatal care rates; AND (b) 1 unit of Complimentary Getha Gift; AND (c) Complimentary 2 portions of Premium Birds' Nest. <p>(ii) The 20% Off is only applicable to Deluxe and Executive Packages with a minimum 28-day stay.</p> <p>(iii) Prior booking with Estimated Due Date (EDD) is required.</p> <p>(iv) A non-refundable deposit of RM5,000 is required to secure the booking.</p> <p>(v) Complimentary Getha gift is subject to availability and may vary at the discretion of the Postnatal Care Centre.</p> <p>(vi) Prices are subject to 8% Sales and Service Tax (SST). Non-Malaysian guests will be subject to additional RM10 Tourism Tax per room, per night.</p> <p>(vii) This promotion is non-refundable and not exchangeable for cash or other offers.</p> <p>(viii) Not valid in conjunction with other Sunway Sanctuary promotions, discounts or vouchers.</p> <p>(ix) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Sanctuary should directly be between HSBC Premier / Premier Elite customers and Sunway Sanctuary.</p> <p>(x) All bookings are subject to availability and prevailing terms and conditions of Sunway Sanctuary, and may be modified, suspended, or withdrawn at Sunway Sanctuary's sole discretion without prior notice.</p> <p>(xi) For reservations and enquiries, Eligible Customer shall contact: WhatsApp: +6019 243 7660 Email: tanwn@sunway.com.my</p>

C. Elite Exclusive Healthcare Privileges

(i) Complimentary Premium Health Screening

10. HSBC Premier Elite customer(s) are entitled to one (1) unit of complimentary Elite Signature health screening package under the Elite Exclusive Healthcare Privileges, on a one-time basis only.

11. The health screening package varies according to the respective Participating Hospitals as below:

<i>Elite Signature Package</i> List of Tests	Sunway City Medical Centre	Sunway Medical Damansara, Sunway Medical Centre Velocity, Sunway Medical Centre Penang, Sunway Medical Centre Ipoh	Subang Jaya Medical Centre (SJMC)
Clinical Examination & Consultation by Health Screening Doctor	✓	✓	✓
Weight, Height, Body Mass Index (BMI)	✓	✓	✓
Vision Test	✓	✓	✓
Blood Pressure Screening	✓	✓	✓
Resting ECG	✓	✓	✓
Blood Investigation			
- Full Blood Count	✓	✓	✓
- Kidney Function Profile	✓	✓	✓
- Liver Function Profile	✓	✓	✓
- Lipid Profile	✓	✓	✓
- Hepatitis A Antibody	✓	✓	✓
- Hepatitis B Screening	✓	✓	✓
- Hepatitis C Antibody	✓	✓	✓
- Thyroid Stimulating Hormone (TSH)	✓	✓	✓
- Free T3			✓
- Free T4			✓
- HbA1c (Average blood sugar level over 3 months)	✓	✓	✓
- Fasting blood sugar	✓	✓	✓
- H. Pylori		✓	✓
- Faecal Occult Blood	✓		
- Uric Acid			✓
- Inorganic Phosphate			✓
- Calcium			✓
- Rheumatoid Factor			✓
- Erythrocyte Sedimentation Rate (ESR)			✓
- hs-CRP			✓
Urine FEME	✓	✓	✓
Chest X-ray	✓	✓	✓
Ankle Brachial Index (ABI)	✓		
Pulmonary Function Test (PFT)		✓	
Diet Counselling		✓	✓

Ultrasound of Abdomen & Pelvis	✓	✓	✓
Tumor Marker			
- Alfa-Feto Protein (AFP)			✓
- Carcinoembryonic Antigen (CEA)			✓
- Cancer Antigen CA 19.9			✓
Consultation & Report	✓	✓	
Complimentary Refreshment	✓	✓	✓

12. HSBC Premier Elite customer(s) are entitled to choose their preferred Participating Hospitals for the health screening.

13. To redeem the complimentary health screening, HSBC Premier Elite customers must make the booking via priority Premier Elite Assistance at +603-8321-8800 or 1-300-88-0988 at least three (3) working days in advance.

(ii) Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite

14. HSBC Premier Elite customers are entitled to a **Complimentary third night with every 2-night stay at Sunway Sanctuary Signature One Suite**, subject to the terms and conditions below:

Participating Facility	Terms and Conditions
 Sunway Sanctuary <small>SUNWAY CITY KUALA LUMPUR</small>	<ul style="list-style-type: none"> (i) Promotion applies to booking that consist of minimum 3 consecutive nights in a single transaction. (ii) Promotion is only valid for booking for the Signature One Suite. (iii) Maximum 2 guests per room and at least one (1) guest must be aged 55 and above. (iv) Promotion is not applicable on New Year's Eve. (v) The complimentary third night stay is not exchangeable for cash or any items. (vi) Any payment is non-refundable and not exchangeable for cash or other compensation. (vii) Not valid with other Sunway Sanctuary promotions, discounts or vouchers. (viii) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of

	<p>the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Sanctuary should directly be between HSBC Premier Elite customers and Sunway Sanctuary.</p> <p>(ix) All bookings are subject to availability and prevailing terms and conditions of Sunway Sanctuary, and may be modified, suspended, or withdrawn at Sunway Sanctuary's sole discretion without prior notice.</p> <p>(x) Prices are subject to 8% Sales and Service Tax (SST). Non-Malaysian guests will be subject to additional RM10 Tourism Tax per room, per night.</p> <p>(xi) For reservations and enquiries, Eligible Customer shall contact:</p> <p><i>WhatsApp: +6016 212 1745</i> <i>Email: bobbyyk@sunway.com.my</i></p>
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(iii) 35% discount on non-packaged services under Sunway Home Healthcare

Participating Facility	Terms and Conditions
<p>Sunway Home Healthcare</p>  <p>SUNWAY HOME HEALTHCARE Malaysia</p>	<p>(i) 35% discount on non-packaged services which covers:</p> <ul style="list-style-type: none"> - Doctor home visits - Home physiotherapy - Lab sample collection (for Sunway City Medical Centre only) <p>(ii) Eligible HSBC Premier Elite customers must contact HSBC's Elite Assistance to make a booking for the Sunway Home Healthcare service. Eligible HSBC Premier Elite customers who do not go through this process will not be eligible to enjoy this offer. In a case of walk-in enquiries, Sunway Home Healthcare must inform the Eligible HSBC Premier Elite customer on the process to make a booking for this service and inform customer to contact the Elite Assistance at +603-8321-8800 or 1-300-88-0988.</p> <p>(iii) All payments are to be made via bank transfer only. Sunway Home Healthcare will confirm availability (or suggest an alternative) of the</p>

	<p>preferred service date, within 2 working days. Once customer agrees on the date, the customer must complete the bank transfer payment to secure the booking.</p> <p>(iv) Services under this Promotion is available within the Klang Valley only. Mileage up to 20 kilometers (KM) from Sunway City Medical Centre is complimentary. For locations beyond 20KM radius, there will be charge of RM3/KM, up until a maximum of within a 30 KM radius from Sunway City Medical Centre.</p> <p>(v) Lab sample collection service is designed for patients who are required to return to the hospital for doctor-ordered blood tests. Sunway Home Healthcare offers home sample collection to minimize hospital visits and waiting times. Samples are typically collected a few days prior to the consultation, depending on the types of tests requested by the attending doctor.</p> <p>(vi) HSBC is not the supplier of goods and service(s) and makes no representation as to the quality, merchantability or the fitness for any purpose of the goods and/or service(s) provided. Any disputes on product quality or services by Sunway Home Healthcare should directly be between HSBC Premier Elite customers and Sunway Home Healthcare.</p> <p>(vii) All bookings are subject to availability and prevailing terms and conditions of Sunway Home Healthcare, and may be modified, suspended, or withdrawn at Sunway Home Healthcare's sole discretion without prior notice.</p>
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15. To enjoy the Promotions and/or Privileges, the Eligible Customers may be asked to verify the identity as Eligible Customers by presenting the Eligible Customer's HSBC/HSBC Amanah Premier Credit/Debit Card/-i.
16. The Promotions and/or Privileges, including the complementary gifts to be given out, are not transferable and non-exchangeable for cash, credit or any other benefit in kind and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programs, discount cards or vouchers, unless stated otherwise.
17. The packages and services offered under this Promotion are subject to the terms and conditions herein, and the terms and conditions by the respective Participating Hospitals/Wellness Centres which may be varied from time to time by the Participating Hospitals/ Wellness Centres.

18. HSBC is not an agent of the Participating Hospitals/Wellness Centres and makes no representation of to the quality of goods and/or services provided. Any dispute on the goods and/or services are to be resolved directly with the respective Participating Hospitals/Wellness Centres.

GENERAL TERMS AND CONDITIONS

19. 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 by HSBC of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC for any and all losses or damage suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation.
20. These 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.
21. 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 this Promotion.
22. HSBC may communicate to the Eligible Customer(s) in relation to this Promotion via:
 - a. via electronic means;
 - b. press advertisements;
 - c. notice in the Eligible Customer(s)' composite statement;
 - d. display at its business premises; or
 - e. notice on HSBC internet website(s);

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

23. 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.
24. The below terms also apply:
 - (i) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my; and www.hsbcamanah.com.my;
 - (ii) HSBC's Notice Relating to the Personal Data Protection Act 2010;
 - (iii) HSBC Bank and HSBC Amanah Card Offer agreement
25. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
26. The Eligible Customer(s) shall be responsible for any applicable taxes.
27. HSBC's decision on all matters relating to this Promotion shall be final and binding.