

TERMS & CONDITIONS
HSBC Bancassurance Apple Gadget Promotion 2026 ("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 January 2026 – 31 March 2026, both dates inclusive ("Promotion Period"), or upon the Gift is fully redeemed, whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to all individuals who fulfil the following conditions:
 - i. HSBC customer; and
 - ii. Age 18 years and above. ("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 FamilyCare;
 - e. HSBC's UniversalLegacy RP;
 - f. HSBC's UniversalIncome;
 - g. HSBC's Reducing Term Assurance;
 - h. HSBC's EliteWealth Plus;
 - i. HSBC's UniversalIncome Plus; and
 - j. HSBC's EliteDiamond RP.

The products in Clause 4(i)(c), 4(i)(d), 4(ii)(b), 4(ii)(c) and 4(ii)(h) and 4(ii)(j) 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 an Apple Gadget ("Gift") corresponding to the Premium Amount tier ("Tier") achieved as listed in Table A below.
 - i. Purchase any Participating Product(s) listed in Clause 4 above during the Promotion Period; and
 - ii. Meets and pays 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. 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.

Table A

Tier	Accumulated Premium Amount SP and RP (must be Annual premium payment mode)		Gift
1	RP: \geq *MYR 1,000,000 SP: \geq *MYR 2,000,000		Iphone 17 Pro Max 256GB worth MYR 5,999 (limited to 20 units)
2	RP: \geq *MYR 500,000 SP: \geq *MYR 1,000,000		Ipad 11-inch Wi-Fi + Cellular 256GB worth MYR 2,699 (limited to 50 units)
3	RP: \geq *MYR 200,000 SP: \geq *MYR 400,000		Apple Watch SE 3 GPS 40mm worth MYR 1,049 (limited to 150 units)

*or its equivalent in USD

7. Accumulation of Premium Amount of 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 January 2026 with the following Premium Amount.

Participating Product(s)	Gift
HSBC's EliteSaver SP GIO MYR 2,000,000	Iphone 17 Pro Max 256GB worth MYR 5,999

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

Participating Product(s)	Gift
HSBC's UniversalIncome RP MYR 500,000	Ipad 11-inch Wi-Fi + Cellular 256GB worth MYR 2,699

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

Participating Product(s)	Gift
HSBC's EliteDiamond SP MYR 1,000,000	Ipad 11-inch Wi-Fi + Cellular 256GB worth MYR 2,699 And
HSBC's EliteWealth RP MYR 400,000	Apple Watch SE 3 GPS 40mm worth MYR 1,049

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

Participating Product(s)	Gift
HSBC's EliteDiamond SP MYR 500,000	
HSBC's EliteSaver SP GIO MYR 500,000	Ipad 11-inch Wi-Fi + Cellular 256GB worth MYR 2,699

9. Eligible Customer will be notified by respective Relationship Manager ("RM") on the Gift entitlement within 2 months after the Promotion Period ends, provided that the application and payment of Insurance premium under this Promotion must be accepted by Allianz Life and successfully issued with policy.
10. Eligible Customer or their authorized representative shall be required to collect the Gift at the HSBC branch where the Eligible Customer's records are located at.
11. 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 serve basis.

12. HSBC will provide the Gift in any colour that is available.
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 that are shown in the leaflet or website or any marketing materials, as they 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 Apple.
19. Apple is not a participant 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 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 are 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*”. HSBC bank is the sole provider for all the Gift in this Promotion.

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 & 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.
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, 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.