

TERMS & CONDITIONS

HSBC Premier Q1 2026 Wealth Bundling ("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" or "the Bank").
2. "Promotion Period" runs from 1 January 2026 to 31 March 2026, both dates inclusive, or upon reaching the maximum limit of MYR 147 million equivalent of the Time Deposit/Term Deposit-i placements ("Total TD-i Limit"), whichever comes first.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to existing HSBC Bank Premier customers, including those whose accounts are:
 - (a) being upgraded as HSBC Bank Premier within the Promotion Period; and/or
 - (b) inactive or dormant but re-activated within the Promotion Period.("Eligible Customers").
4. For the purpose of this Promotion, Eligible customers who are:
 - (a) New to Wealth means they do not hold any Wealth Products with HSBC within the last twelve (12) months prior to the Promotion Period; and
 - (b) Existing to Wealth means they hold one or more Wealth Product(s) with HSBC within the last twelve (12) months prior to the Promotion Period.
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - (a) Permanent and/or contract employees of HSBC;
 - (b) Age below 18 years old; and
 - (c) Non-individual or corporate HSBC customers.
6. Eligible Customers whose current account or saving account(s)-i ("CASA account-i") and/or deposit account(s)-i are suspended/closed during the Promotion Period or during fulfilment of the Time Deposit/ Term Deposit-i ("TD-i") placement interest/profit, will not be entitled for the Promotional Rates under this Promotion. In the event any of these events take place, the existing TD-i placement with the Promotional Rate offered under this Promotion will be uplifted and a new TD-i will be placed on prevailing 3 months tenure board rate. Backdating of TD-i to the original placement date is not allowed – see illustration below.

Example: Eligible Customer made the TD-i placement under this Promotion on 2 January 2026. However, Eligible Customers closed the CASA-i account on 5 January 2026. The TD-i placement with the promotional rate offered under this Promotion will be uplifted and subsequently new TD-i will be placed on 6 January 2026 at the prevailing board rate. Backdating of TD-i for the profit from 2 January 2026 to 5 January 2026 is not allowed.

PROMOTION MECHANICS

7. The products and propositions included in this Promotion are as follows:
 - (a) HSBC Bank Premier or HSBC Amanah Premier;
 - (b) Malaysian Ringgit ("**MYR**") and US dollar ("**USD**") HSBC Time/Term Deposit/-i ("**TD/-i**") (Protected by Perbadanan Insurans Deposit Malaysia up to MYR 250,000 for each depositor);
 - (c) Unit Trust ("**UT**") Funds (Equity/ Mixed Assets/ Bond) with a minimum Front-End Load ("**FEL**") of 2% (exclusive of any applicable tax) that are distributed by HSBC Bank;
 - (d) Selected HSBC Bank Structured Products with investment date from 1 January 2026 – 31 March 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product with tenure below 2 year and Non-Principal Protected (NPP) Structured Product with tenure below 6 months). Selected HSBC Bank Structured Product placements made between 15 December 2025 to 31 December 2025, with an investment date in January 2026 will also be eligible for this Promotion, subject to terms and conditions of this Promotion; and
 - (e) Selected Bonds/Sukuk distributed by HSBC (kindly speak to your designated Relationship Manager for more information).
8. For the purpose of this Promotion:
 - (a) Products in Clause 7(c) to 7(e) are referred to collectively as "**Wealth Products**".
 - (b) FEL is the upfront cost that an investor incurs upon subscription/ purchase of UT Funds (Equity/ Mixed Assets/ Bond) distributed by HSBC.
9. Upon meeting the following criteria set out in clause 9(a) to (d) during the Promotion Period, Eligible Customer(s) are entitled for the TD/-i rates ("**Promotional Rates**") as listed in Table A below, on a first come first served basis and subject to other terms and conditions herein:
 - (a) Invest in the Wealth Products together with the TD/-i placement;
 - (b) The minimum amount of TD/-i placement is MYR 50,000 or USD 10,000;
 - (c) The minimum investment amount in Wealth Products must be in accordance with the amount stated in the Prospectus/ Information Memorandum or Indicative Terms & Conditions of the respective product ("**Minimum Investment Amount**") and according to the TD/-i : Wealth Product ratio provided in Table A below ("**Ratio**"); and
 - (d) All TD/-i placements under this Promotion must be made with New Funds at HSBC Bank/ HSBC Amanah branch only. Please refer to Clause 17 for the definition of "New Funds".

Table A

Wealth Products	TD/i placement amounts	Investment Amount in Wealth Products Subscribed during Promotion Period	Ratio (TD/i: Investment Amount in Wealth Products subscribed during Promotion Period)	TD/i Tenure	Promotional Rates
UT Funds (Equity/Mixed Assets/Bond)	Each TD/i placement must be a minimum of MYR 50,000 / USD 10,000 for each Eligible Customer (subject to Total TD/i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD/i <i>Please refer to examples 1 and 2</i>	1:1 for each placement of TD/i with Open-Ended UT Funds (Equity/ Mixed Assets/ Bond) - minimum 2% margin	Three (3) months	New to Wealth: 7.88% per annum (for MYR TD/i) ¹ or 8.88% per annum (for USD TD/i) ² Existing to Wealth: 5.88% per annum (for MYR TD/i) ³ or 6.88% per annum (for USD TD/i) ⁴
Selected HSBC Bank Structured Products	Each TD/i placement must be a minimum of MYR 50,000 / USD 10,000 for each Eligible Customer (subject to Total TD/i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD/i <i>Please refer to examples 3 and 4</i>	1:2 for each placement of TD/i with selected HSBC Bank Structured Products - minimum 1% margin	Three (3) months	New to Wealth: 7.88% per annum (for MYR TD/i) ¹ or 8.88% per annum (for USD TD/i) ²

Wealth Products	TD/-i placement amounts	Investment Amount in Wealth Products Subscribed during Promotion Period	Ratio (TD/-i: Investment Amount in Wealth Products subscribed during Promotion Period)	TD/-i Tenure	Promotional Rates
					Existing to Wealth: 5.88% per annum (for MYR TD/-i) ³ or 6.88% per annum (for USD TD/-i) ⁴
Selected Bond/Sukuk	Each TD/-i placement must be a minimum of MYR 50,000 / USD 10,000 for each Eligible Customer (subject to Total TD/-i Limit)	Must meet the Minimum Investment Amount and the Ratio, and invested together with the TD/-i <i>Please refer to examples 5 and 6</i>	1:2 for each placement of TD/-i with Bonds - minimum 1% margin	Three (3) months	New to Wealth: 7.88% per annum (for MYR TD/-i) ¹ or 8.88% per annum (for USD TD/-i) ² Existing to Wealth: 5.88% per annum (for MYR TD/-i) ³ or 6.88% per annum (for USD TD/-i) ⁴

¹ Annual effective rate for 3 months MYR TD/-i rate 7.88% per annum is 3.51% per annum with current 9 months board rate of 2.05% per annum. Note: the annual effective rate stated above is based on board rate as of 10 December 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

² Annual effective rate for 3 months USD TD/-i rate 8.88% per annum is 4.65% per annum with current 9 months board rate of 3.24% per annum. Note: the annual effective rate stated above is based on board rate as of 10 December 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

³ Annual effective rate for 3 months MYR TD/-i rate 5.88% per annum is 3.01% per annum with current 9 months board rate of 2.05% per annum. Note: the annual effective rate stated above is based on board rate as of 10 December 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

⁴ Annual effective rate for 3 months USD TD/-i rate 6.88% per annum is 4.15% per annum with current 9 months board rate of 3.24% per annum. Note: the annual effective rate stated above is based on board rate as of 10 December 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

Example 1

If an Eligible Customer who is New to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 100,000 (or its equivalent in foreign currency) in UT Funds (Equity/ Mixed Assets/ Bond) (whether in 1 or multiple UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rate of 7.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is New to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD100,000 (or its equivalent in MYR or other foreign currency) in UT Funds (Equity/ Mixed Assets/ Bond) (whether in 1 or multiple UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rate of 8.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

Example 2

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 100,000 (or its equivalent in foreign currency) in UT Funds (Equity/ Mixed Assets/ Bond) (whether in 1 or multiple UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rate of 5.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD 100,000 (or its equivalent in MYR or other foreign currency) in UT Funds (Equity/ Mixed Assets/ Bond) (whether in 1 or multiple UT Funds) with minimum FEL of 2% on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rate of 6.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

Example 3

If an Eligible Customer who is New to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 200,000 (or its equivalent in foreign currency) in selected HSBC Bank Structured Products (whether in 1 or multiple selected HSBC Bank Structured Products) on the same

day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rate of 7.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is New to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD 200,000 (or its equivalent in MYR or other foreign currency) in selected HSBC Bank Structured Products (whether in 1 or multiple selected HSBC Bank Structured Products) on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rate of 8.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

Example 4

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 200,000 (or its equivalent in foreign currency) in selected HSBC Bank Structured Products (whether in 1 or multiple selected HSBC Bank Structured Products) on the same day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rate of 5.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD 200,000 (or its equivalent in MYR or other foreign currency) in selected HSBC Bank Structured Products (whether in 1 or multiple selected HSBC Bank Structured Products) on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rate of 6.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

Example 5

If an Eligible Customer who is New to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 200,000 (or its equivalent in foreign currency) in Bonds (whether in 1 or multiple Bonds) on the same day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rates of 7.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD 200,000 (or its equivalent in MYR or other foreign currency) in Bonds (whether in 1 or multiple Bonds) on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rates of 8.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

Example 6

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of MYR 100,000 and invests a minimum of MYR 200,000 (or its equivalent in foreign currency) in Bonds (whether in 1 or multiple Bonds) on the same day, the Eligible Customer will enjoy the MYR TD/-i Promotional Rates of 5.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

If an Eligible Customer who is Existing to Wealth makes a single TD/-i placement of USD 100,000 and invests a minimum of USD 200,000 (or its equivalent in MYR or other foreign currency) in Bonds

(whether in 1 or multiple Bonds) on the same day, the Eligible Customer will enjoy the USD TD/-i Promotional Rates of 6.88% per annum for a tenure of 3 months. Clause 14 below shall apply upon maturity of the TD/-i.

10. A maximum limit of MYR 147 million equivalent TD/-i placements applies collectively throughout the Promotion Period ("Total TD/-i Limit"), which is pooled together with the "HSBC Amanah Premier Q1 2026 Wealth Bundling" promotion.
11. No interest/ profit shall be payable in the event the TD/-i placement is withdrawn prior to the maturity of the placement, whether wholly or partially, regardless of the number of completed months at the time of premature withdrawal.
12. Partial upliftment from a single TD/-i placement is not allowed under this Promotion. See Example 1 and Example 2 below illustrating partial upliftment and full upliftment respectively.

Example 1: if Customer A makes one (1) TD/-i placement of MYR 100,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment. Clause 11 above shall apply to the uplifted TD/-i.

Example 2: if Customer B makes three (3) TD/-i placements of MYR 100,000 each, he/she is allowed to uplift one (1) of the MYR 100,000 TD/-i placements and enjoy the TD/-i Promotional Rates on the remaining two (2) TD/-i placements as long as the remaining TD/-i placements is/are not withdrawn prematurely. Clause 11 shall apply to the uplifted TD/-i.

13. If any of the Eligible Customer(s) exercise their cooling-off rights of the Wealth Products, they will no longer be entitled for the TD/-i Promotional Rates under this Promotion. The existing Promotional Rates TD/-i placement(s) will be uplifted, and subsequently new TD/-i will be placed on prevailing 3 months tenure board rate. Backdating of TD/-i to the original placement date is not allowed – see illustration below.

Example: An Eligible Customer subscribed to a UT Fund and made the Promotion Rates TD/-i placement under this Promotion on 2 January 2026. However, the Eligible Customer exercised his/her cooling-off rights of the UT Fund on 5 January 2026. The Promotional Rates TD/-i placement will be uplifted, and subsequently new TD/-i will be placed on 6 January 2026 at the prevailing board rate. Backdating of TD/-i for the interest/ profit from 2 January 2026 to 5 January 2026 is not allowed.

14. Upon maturity, the respective TD/-i placement plus interest/ profit earned will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise on the renewal tenure, and such instructions are received by the Bank before its maturity.
15. All Wealth Products and TD/-i placements for this Promotion must be placed with the same Premier account relationship for channeling purposes at the HSBC Bank/ HSBC Amanah branch.

Example 1: If an Eligible Customer makes a TD/-i placement with his/her sole HSBC Premier Account relationship, the customer is to invest in Wealth Products with his/her sole HSBC Premier relationship.

Example 2: If an Eligible Customer makes a TD-i placement with his/her joint HSBC Premier Account relationship, the customer is to invest in Wealth Products with his/her joint HSBC Premier relationship.

16. TD-i placement made under this Promotion is not allowed to be placed on lien.
17. The term "New Funds" means monies or funds in MYR or USD howsoever transferred into the Eligible Customer's CASA-i account maintained with HSBC for not more than seven (7) Business Days from other bank(s) and/or financial institution(s) through whatever means (except via HSBC Malaysia online banking) including but not limited to cash, Inter Bank Giro transfers, instant fund transfers, DuitNow between banks and collection and payment of cheques drawn on such other bank(s). The term "Business Day" means Monday to Friday excluding bank and other public holidays in Malaysia.

For avoidance of doubt, 'New Funds' exclude the following: -

- (i) Investment funds from the Employees Provident Fund ("EPF"); and
- (ii) Funds transferred from any existing HSBC CASA-i account or TD-i or foreign currency account(s) or in the form of HSBC cheques, cashier's orders or demand drafts.

GENERAL TERMS & CONDITIONS

18. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with three (3) days' prior notice.
19. HSBC may communicate to the Eligible Customer in relation to this Promotion via:
 - (a) via electronic means;
 - (b) press advertisements;
 - (c) notice in the Eligible Customer's credit card statement(s) or 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.
20. 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.
21. The below terms also apply:
 - (a) HSBC Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC Premier, 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;
 - (b) Specific Terms & Conditions governing Investment Services for the respective Wealth Products;

- (c) HSBC's Notice Relating to the Personal Data Protection Act 2010.
- 22. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
- 23. The Eligible Customer(s) shall be responsible for any applicable taxes.
- 24. HSBC's decision on all matters relating to this Promotion shall be final and binding.