

TERMS & CONDITIONS

HSBC Premier Foreign Currency Time/Term Deposit/-i Promotion Q1 2026 ("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 January 2026 to 31 March 2026, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to new and existing HSBC Premier customers, including those whose accounts are:
 - (a) Being upgraded as HSBC Premier within the Promotion Period; or
 - (b) Inactive or dormant but re-activated within the Promotion Period.("Eligible Customers").
4. The following categories of persons are not eligible to participate in this Promotion:
 - (a) Age below 18 years old; and
 - (b) non-individual or corporate HSBC customers.
5. Eligible Customer whose any banking facilities are delinquent, dormant/ inactive, invalid or suspended/ closed/ cancelled throughout the Promotion Period or during fulfilment of the time/ term deposit/-i ("TD/-i") placement interest/ profit, they will not be entitled for the Promotional Rates under this Promotion.

PROMOTION MECHANICS

6. Eligible Customers are entitled to enjoy the TD/-i promotional rates ("Promotional Rates") in accordance with Table A below throughout the Promotion Period, on a first come first served basis and subject to the following conditions:-
 - (a) Eligible Customer can perform Foreign Currency TD/-i placement with New Funds at any HSBC Bank/ HSBC Amanah Branch only;
 - (b) TD/-i placement must be completed within the Promotion Period;
 - (c) The minimum single TD/-i placement amount and the total TD/-i placement capping amount ("Total TD/-i capping") for the respective currency under this Promotion are as illustrated in Table A below; and
 - (d) Total TD/-i capping is pooled together with the "HSBC Amanah Premier Foreign Currency Term Deposit-i Promotion Q1 2026". HSBC is not obliged to inform Eligible Customers should the Total TD/-i capping is reached.

("Participation Criteria").

Table A

Currency	TD-i Tenure	Promotional Rates	Minimum single TD-i placement amount	Total TD-i capping
United States Dollar (USD)	Three (3) months	4.05% p.a. ¹	USD 30,000	USD 75,000,000
Australian Dollar (AUD)	Three (3) months	3.50% p.a. ²	AUD 30,000	AUD 21,000,000
Great British Pound (GBP)	Three (3) months	4.15% p.a. ³	GBP 20,000	GBP 12,000,000

¹Annual effective rate for 3 months TD-i rate 4.05% p.a. is 3.47% p.a. with current board rate of 3.27% p.a.

²Annual effective rate for 3 months TD-i rate 3.50% p.a. is 2.94% p.a. with current board rate of 2.75% p.a.

³Annual effective rate for 3 months TD-i rate 4.15% p.a. is 3.43% p.a. with current board rate of 3.19% p.a.

*Note: The annual effective rate stated above is based on the board rates for the specified foreign currencies as of 2 December 2025. These board rates are variable and are subject to daily fluctuation without prior notice.

7. All time/term deposit/i placements under this Promotion must be made with New Funds. The term "New Funds" means monies or funds howsoever transferred into the Eligible Customer's current or savings account ("CASA/i") and 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, funds transferred from any existing HSBC CASA/i or TD/i or foreign currency account(s) or in the form of HSBC cheques, cashier's orders or demand drafts or maintained for more than seven (7) Business Days shall not be considered as New Funds.

8. Each Eligible Customer is allowed to make multiple placements with the Promotional Rates by complying with the Participation Criteria, subject to the Total TD-i capping cumulatively and other terms and conditions herein.
9. The Promotional Rates are only applicable for the initial placement of the TD-i and valid for one (1) cycle of three (3) months. Upon maturity, the TD-i placement will be automatically renewed for three (3) months tenure at HSBC's prevailing TD-i board rates with the interest/ profit added to the principal amount or credited into the Eligible Customer's CASA/i upon maturity.
10. 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.

11. The Promotional Rates are not valid with any other product promotions or campaigns that are currently offered by HSBC.
12. TD-i placements made under this Promotion are not allowed to be pledged as security for any type of overdraft, facility, financing or any other purposes.

GENERAL TERMS & CONDITIONS

13. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
14. 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.
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 Bank and HSBC Amanah Universal Terms and Conditions ("UTCs") of which the Specific Terms & Conditions for HSBC/ HSBC Amanah Premier, and Specific Terms & Conditions for Retail Banking and Wealth Management are 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; and
 - ii. HSBC's Notice Relating to the Personal Data Protection Act 2010.
17. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
18. The Eligible Customer(s) shall be responsible for any applicable taxes.
19. HSBC's decision on all matters relating to this Promotion shall be final and binding.