

TERMS & CONDITIONS

HSBC BANK PREMIER ELITE LUXURY RETREAT 2026 PROMOTION (“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 referred to as “**HSBC**”).
2. “**Promotion Period**” runs from **1 January 2026 to 30 June 2026**, both dates inclusive.

ELIGIBILITY CRITERIA

3. This Promotion is open to new and existing HSBC Premier customers (“**Eligible Customer(s)**”).
4. For the purpose of this Promotion, new and existing HSBC Premier customers must meet and maintain an average Total Relationship Balance (TRB) of at least RM 3,000,000 to be eligible to participate in this Promotion.

Note:

- a. “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.
 - b. HSBC Premier customer who maintains an average TRB of at least RM3,000,000 with HSBC will be recognized as HSBC Premier Elite.
5. 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.

PROMOTION MECHANICS

7. Under this Promotion, Eligible Customer(s) who meet the following participation criteria during the Promotion Period stand to receive a 3D2N Luxury Retreat Stay Package (“**Reward**”):
 - (a) Maintain a minimum average TRB of RM10,000,000; and
 - (b) Place a minimum of RM5,000,000 or foreign currency equivalent fresh funds into new investments or new insurance products, or a combination of both products during the Promotion Period.

For clarity, the minimum placement of RM5,000,000 or foreign currency equivalent fresh funds into new investments or new insurance products will form part of the minimum average TRB of RM10,000,000 during the Promotion Period.

Please refer to Table 1 of clause 9 for details.

8. For the purpose of this Promotion:
- (a) **Fresh funds** refer to money or funds transferred, credited, or paid into any deposit, investment and bancassurance accounts of the Eligible Customers 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.
 - (b) **New investment products** refer to new subscriptions into the following Wealth products distributed by HSBC within the Promotion Period:
 - i. Selected HSBC Bank/HSBC Amanah Structured Product/-i with investment date from 1 January 2026 – 30 June 2026 (excluding AUD Minimax, Principal Protected (PP) Structured Product/-i with tenure below 2 year and Non-Principal Protected (NPP) Structured Product/-i with tenure below 6 months). Structured Product/-i placement made between 15 December 2025 to 31 December 2025, with an investment date in January 2026 will also be eligible;
 - ii. Unit Trust funds/Shariah Compliant Unit Trust funds 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).
 - (c) **New insurance products** cover new subscriptions into regular (annual) premium or single premium insurance products distributed by HSBC within the Promotion Period.

For the avoidance of doubt, the term 'new subscriptions' shall exclude subscriptions using funds/proceeds from redemption, cancellation, maturities and autocal (applicable for structured products/-i only) of existing investment or insurance products.

(Collectively referred to as "Participating Wealth Products")

9. Table 1 below sets out the Participation Criteria and the Reward details whereas the eligibility for Reward is set out under the scenarios in Table 2 below.

Table 1: Participation Criteria and Reward

| Participation Criteria | Reward |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>i. Fulfil and maintain the minimum average TRB requirement of RM10,000,000 ; AND</p> <p>ii. Place a minimum of RM 5,000,000 or foreign currency equivalent fresh funds into new Participating Wealth Products within the Promotion Period pursuant to clause 8 above.</p> <p><i>Notes: The minimum placement of RM5,000,000 or foreign currency equivalent fresh funds into new Participating Wealth Products will form part of the minimum average TRB of RM10,000,000 during the Promotion Period.</i></p> | <p>A 3 days 2 nights Luxury Retreat Stay package for 2 persons</p> <p>(To select one from the list below based on customer's preferred venue):</p> <ol style="list-style-type: none"> 1. Mandarin Oriental Desaru Coast 2. The Datai Langkawi 3. The St Regis Langkawi 4. Park Hyatt Kuala Lumpur |

Table 2: Eligibility for Reward and Scenarios

| Scenario | Eligible for Reward |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Scenario 1: Customer currently holds an average TRB of RM11mil in deposit account which includes RM5mil in existing investment.</p> <p>Customer redeems RM5mil from the existing investment and places the same amount in another investment product within the Promotion Period.</p> | <p>No</p> <p><i>(Customer redeemed fund from existing investment)</i></p> |
| <p>Scenario 2: Customer currently holds an average TRB of RM8mil.</p> | <p>No</p> <p><i>(Customer did not fulfil the TRB requirement of minimum RM10mil)</i></p> |
| <p>Scenario 3: Customer currently holds an average TRB of RM6mil (existing funds).</p> <p>Customer brings in fresh funds of RM5,000,000 or foreign currency equivalent and subscribes a new Participating Wealth Product within the Promotion Period.</p> | <p>Yes</p> <p><i>(Customer fulfilled the TRB requirement of minimum RM10mil and minimum RM5mil in new Participating Wealth Product)</i></p> |
| <p>Scenario 4: Customer currently holds an average TRB of RM15mil, which consists of RM3mil in deposit and RM12mil in investment.</p> <p>Customer redeems RM3mil from existing investment and places RM5mil in another investment product within the Promotion Period.</p> | <p>No</p> <p><i>(Customer redeemed fund from existing investment)</i></p> |

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10. Eligible Customer(s) who fulfill the criteria set out above during the Promotion Period shall be entitled to redeem one (1) Reward on a one-time basis only, subject to the applicable terms and conditions of this Promotion. For the avoidance of doubt, in respect of joint account, only one (1) Reward will be given per joint account.
11. Eligible Customer(s) will receive an electronic direct mailer (eDM) containing a booking code via their registered email address maintained with HSBC within 8 weeks upon fulfilment of the Participation Criteria.
12. If any of the Eligible Customers exercise cooling-off period rights, surrender or revise plan benefits (i.e. reduce Sum Assured, perform partial withdrawal / termination) of the insurance products, the insurance portion will not be taken into account as the product subscribed during the Promotion Period.
13. If any of the Eligible Customers exercise cooling-off rights of the investment products, the investment portion will not be taken into account as the product subscribed during the Promotion Period.

Reward Terms and Conditions

14. Eligible Customers who are entitled for the complimentary 3 days 2 nights Luxury Retreat Stay package may select their preferred venue from the following list:

| Venue | Package includes |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) Mandarin Oriental Desaru Coast | <ul style="list-style-type: none"> ○ 2 nights' stay at the Ocean front junior suite ○ Daily breakfast ○ 90-minute session at The Spa – The Malaysian Signature ○ Return domestic business class tickets* ○ Private premium airport transfers |
| (ii) The Datai Langkawi | <ul style="list-style-type: none"> ○ 2 nights' stay at the 1-bedroom Beach Villa ○ Signature breakfast and afternoon tea ○ 60-min relaxing oil massage at The Spa ○ Return domestic business class tickets* ○ Private premium airport transfers |
| (iii) The St Regis Langkawi | <ul style="list-style-type: none"> ○ 2 nights' stay at the Suite Seaview ○ Daily breakfast ○ 60-min relaxation massage at The St Regis Spa ○ Return domestic business class tickets* ○ Private premium airport transfers |
| (iv) Park Hyatt Kuala Lumpur | <ul style="list-style-type: none"> ○ 2 nights' stay at the Park Suite ○ Daily breakfast and afternoon tea at Park lounge ○ 60-min Malaysia Healing Therapy at The Spa ○ Return domestic business class tickets* |

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|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none"> ○ Private premium airport transfers ○ Dining voucher (worth RM500) redeemable at Park Lounge, Merdeka Grill or CACAO |
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**If Eligible Customers do not require the business class tickets, they may elect to redeem a fine dining experience of comparable value, during their stay.*

15. All reservations must be made through Premier Elite Assistance at [1-300-88-0988](tel:1-300-88-0988). Premier Elite Assistance personnel will connect the Eligible Customer with Corporate Information Travel Sdn Bhd (CIT) via a warm call transfer. Eligible Customer will then proceed with the reservation with CIT.
16. Eligible Customer(s) must provide the booking code to CIT as indicated in the eDM at the time of reservation.
17. The reservation is subject to availability and the respective hotel's close-out dates.
18. Bookings / reservations are subject to the respective hotel's terms and conditions.

GENERAL TERMS & 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. HSBC shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC have been advised of the possibility of such loss or damage.
22. 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.
23. 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.

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”) 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) Terms and Conditions governing Unit Trust which is available at <https://www.hsbc.com.my/investments/products/unit-trust/>;
 - (iv) Terms and Conditions governing Bond/Sukuk Investment which is available at <https://www.hsbc.com.my/investments/products/bonds/>; and
 - (v) The terms and conditions governing the respective investment products and insurance products
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(s) shall be responsible for any applicable taxes.
28. HSBC’s decision on all matters relating to this Promotion shall be final and binding.