

TERMS AND CONDITIONS

HSBC Premier EGA Exclusive Online FX Rates Promotion Q4 2024 (“Promotion”)

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**”).

PROMOTION PERIOD

1. “**Promotion Period**” runs from 01 October 2024 to 31 December 2024, both dates inclusive.

PARTICIPATION & ELIGIBILITY

2. The Promotion is open to new and/or existing individual HSBC Premier customers who:
 - i) open a sole or joint Everyday Global Account (“**EGA**”) with HSBC during the Promotion Period;
 - ii) have a valid HSBC Malaysia online banking and/or HSBC Malaysia mobile banking ID and password; and
 - iii) received SMS from HSBC inviting him or her to participate in this Promotion.

(Collectively known as “**Eligible Customers**”).

3. The following categories of persons are **not eligible** to participate in this Promotion:
 - a. Non-individuals or corporate customers; and
 - b. Permanent and/or contract employees of HSBC Bank or HSBC Amanah.
4. Eligible Customers whose Premier status is inactive and/or the Participating HSBC Account(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Promotion Period will not be eligible to participate in this Promotion.
5. Registration is not required to participate in this Promotion.

PROMOTION MECHANICS

6. Eligible Customers who perform an Eligible Foreign Exchange conversion via HSBC Malaysia Online Banking and/or Mobile Banking with minimum transaction amount of RM1,000 or equivalent in foreign currency using a HSBC sole or joint savings/current account, Everyday Global Account and/or a Foreign Currency Savings Account (“**Participating HSBC Account**”) will enjoy HSBC’s Exclusive Online FX rates for a period of one (1) month from the date the Eligible Customer receives the SMS invite.

7. **Eligible Foreign Exchange conversion** for this Promotion:

a. includes:

- (i) transactions between customer’s MYR saving/current account and Foreign Currency Savings Account or Everyday Global Account or vice versa; and
- (ii) one Foreign Currency Savings Account to different Foreign Currency Savings Account.
(cumulatively referred to as “FX”)

b. excludes:

- (i) Telegraphic Transfer (“TT”);
- (ii) FX via HSBC **Global** Transfers;
- (iii) Transfer to any local bank via instant transfer (DuitNow pay to account); and
- (iv) InterBank GIRO.

Example:

Channel	Debit Account	Credit Account	Eligibility
Online Banking	Customer A sole MYR savings account	Customer A sole FCY USD account	Yes
Mobile Banking	Customer A sole FCY GBP account	Customer A+B joint FCY AUD account	Yes
Online Banking	Customer A sole MYR EGA	Customer B sole EGA	Yes
Online Banking	Customer A+B joint MYR current account	Customer C account in OCBC Singapore	No, because TT transactions are excluded under this Promotion.
Over the Counter	Customer A+B joint MYR account	Customer A sole SGD account	No, because the transaction is not carried out via HSBC Malaysia Online Banking or Mobile Banking.

*Note: As long as an Eligible Customer’s debiting account is a Participating HSBC Account when he/she performs an FX conversion via HSBC Malaysia Online Banking or Mobile Banking during the Promotion Period, the Eligible Customer will get to enjoy HSBC’s Exclusive Online FX rate.

8. HSBC’s Exclusive Online FX rates refers to the exclusive exchange rates offered by HSBC Malaysia via Online Banking and Mobile Banking during this Promotion Period against HSBC’s past historical rates.

9. There is no limit to the number of FX conversion transactions that can be performed by Eligible Customers at the Promotion Rate during the Promotion Period.
10. Funds transfers, including FX, are subject to HSBC Malaysia's Online Banking and Mobile Banking daily transfer limit.
11. All FX are subject to Bank Negara Malaysia ("BNM") Foreign Exchange Policy. Any FX that is identified as not approved by BNM's Foreign Exchange Policy will be rejected prior to the completion of the transaction.

GENERAL TERMS & CONDITIONS

12. HSBC reserves the right to amend the terms and conditions or cancel this Promotion if necessary, with 3 days' prior notice.
13. HSBC may communicate to the Eligible Customers in relation to this Promotion via:
 - a. electronic means;
 - b. press advertisements;
 - c. display at its business premises; or
 - d. notice on HSBC internet website(s);such notices shall be deemed to be effective on and from the 4th day after its delivery.
14. 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, this terms shall prevail in relation to this Promotion.
15. The below terms also apply:
 - a. HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my;
 - b. HSBC's Notice Relating to the Personal Data Protection Act 2010.HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
16. The Eligible Customers shall be responsible for any applicable taxes.
17. HSBC's decision on all matters relating to this Promotion shall be final and binding.