

Terms and Conditions
HSBC Premier Acquisition 2024 Promotion (“Promotion”)

PROMOTION PERIOD

1. This Promotion is organised by HSBC Bank Malaysia Berhad (Registration No. 198401015221 (127776-V)) (“HSBC Bank”) and HSBC Amanah Malaysia Berhad (Registration No. 200801006421(807705-X)) (“HSBC Amanah”) are collectively referred to as “**HSBC**”.
2. “**Promotion Period**” runs from 18 September 2024 to 31 December 2024, both dates inclusive.

PARTICIPATION & ELIGIBILITY

3. This Promotion is open to New to HSBC Premier customers who open an HSBC Premier Everyday Global Account (EGA)/i (“**Participating Account**”) during the Promotion Period.
4. New to HSBC Premier is defined as:
 - a) New-to-bank Premier customers who do not hold any existing HSBC products; or
 - b) Existing HSBC customer who is being upgraded to HSBC Premier within the Promotion Period

(“**Eligible Customers**”)
5. The following categories of persons are **not eligible** to participate in this Promotion:
 - a) Permanent and/or contract employees of HSBC or other HSBC entities in Malaysia;
 - b) Eligible Customer who open a joint Premier EGA/-i with an existing Premier customer. For avoidance of doubt, an Eligible Customer may open a joint Premier EGA/-i only with a New to HSBC Premier customer.
6. Eligible Customer(s) whose Premier status is inactive and/or the Participating Account is not activated, dormant/inactive, invalid, delinquent, suspended or closed/cancelled during the Promotion Period or at the time of fulfilment of the Reward (as defined in Clause 7) will not be eligible to receive any Reward under this promotion.

PROMOTION MECHANICS

7. To stand a chance to receive the Club Marriott Membership for HSBC Premier with dining vouchers worth a total of RM 1,200 (“**Reward**”), Eligible Customers must fulfil the Reward Criteria as set out in Table 1 below during the Promotion Period, on a first come first served basis and subject to the terms and conditions herein.

Table 1: Reward Criteria

Reward Criteria	Reward
i. Eligible Customers who open the Participating Account; AND ii. [New-to-Bank Premier Customer] - Have an average Total Relationship Balance (TRB) of at least RM300,000 by next month (T +1 month) from the Participating Account opening month iii. [Existing-to-Bank but New to Premier Customer] - To have an incremental Total Relationship Balance (TRB) of at least RM300,000 by next month (T+1 month) from the Participating Account opening month	1 x Club Marriott Membership with dining Vouchers worth RM 1,200

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-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Bond/Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components.

b. T is refers to the day that the Participating Account is successfully opened.

c. Average TRB calculation is based on average daily TRB of the calendar month. For the purpose of this Promotion, average TRB calculation is based on average daily TRB of next month from the account opening date. Please refer to Scenarios below.

8. Upon fulfilment of the Reward Criteria, Eligible Customer will receive an electronic direct mailer (eDM) via their registered email address maintained with HSBC to notify them that they are entitled to receive the Club Marriott membership. Please refer to Table 2 below on the Reward Criteria and Reward Fulfilment Period.

Table 2: Reward Criteria and Reward Fulfilment Period

Account Opening Month	Month meeting average TRB of at least RM300,000	Qualifier and Reward fulfilment By
September 2024	October 2024	30 November 2024
October 2024	November 2024	31 December 2024
November 2024	December 2024	31 January 2025
December 2024	January 2025	28 February 2025

Scenarios for New-to-Bank Premier Customer

Scenario 1	
Account Opening Month	23 Sep 24- customer opens a HSBC Premier Everyday Global Account.
Month meeting average TRB of at least RM300,000	Qualifying Month (T+1 Month) to meet TRB- Oct 24 1. From 1 to 15 Oct 24, customer has a total deposit of RM400,000 in the Participating Account 2. From 16 to 31 Oct 24, customer did some withdraw from the deposit and has a total deposit of RM100,000 in the Participating Account
Average TRB Calculation	1. $RM400,000 \times 15 \text{ days} / 31 \text{ days} = RM193,548$ 2. $RM100,000 \times 16 \text{ days} / 31 \text{ days} = RM51,613$ 3. Average TRB calculation = $RM193,548 + RM51,613 = RM245,161$
Qualifier and Reward Fulfilment By	Customer is NOT eligible for the Reward.

Scenario 2	
Account Opening Month	30 Oct 24- customer opens a HSBC Premier Everyday Global Account.

Month meeting average TRB of at least RM300,000	Qualifying Month (T+1 Month) to meet TRB- Nov 24 1. From 1 Nov 24 to 30 Nov 24, customer has a total deposit of RM500,000 in the Participating Account.
Average TRB Calculation	1. $RM500,000 \times 30 \text{ days} / 30 \text{ days} = RM500,000$ 2. Average TRB calculation = RM500,000
Qualifier and Reward Fulfilment By	Yes, customer is eligible for the Reward and will receive the Reward by 31 Dec 24.

Scenario 3	
Account Opening Month	15 Nov 24 - customer opens a HSBC Premier Everyday Global Account.
Month meeting average TRB of at least RM300,000	Qualifying Month (T+1 Month) to meet TRB- Dec 24 1. On 31 Dec 24, customer deposits RM600,000 in the Participating Account.
Average TRB Calculation	1. $RM600,000 \times 1 \text{ days} / 31 \text{ days} = RM19,355$ 2. Average TRB calculation = RM19,355
Qualifier and Reward Fulfilment By	Customer is NOT eligible for the Reward.

Scenarios for Existing-to-Bank but New to Premier Customer

Scenario 4	
Account Opening Month	Existing Customer who has an EGA Account and upgrade to Premier on 18 Sep 24. Customers has an average TRB of RM100,000 in Sep 24.
Month to have incremental average TRB of at least RM300,000	In order to be eligible for this Promotion, customer is required to have incremental average TRB of RM300,000 in T+1 Month (Oct 24) From 1 Oct 24 to 31 Oct 24, customer put a lump sum of RM300,000 fresh fund in the Participating Account and maintain throughout month of Oct 24.
Incremental Average TRB Calculation	1. Incremental TRB $RM300,000 \times 31 \text{ days} / 31 \text{ days} = RM300,000$ *Existing TRB of RM100,000 (Sep 24) will not be taken into incremental TRB calculation
Qualifier and Reward Fulfilment By	Yes, customer is eligible for the Reward because meeting the incremental average TRB of RM300,000 and will receive the Reward by 30 Nov 24.

Scenario 5	
Account Opening Month	Existing Credit Card Customer opens a new Participating Account and upgrade to Premier on 1 Nov 24. Customer has an existing investment with the bank with an average TRB of RM200,000 in Nov 24.

Month to have incremental average TRB of at least RM300,000	In order to be eligible for this Promotion, customer is required to have incremental average TRB of RM300,000 in T+1 Month (Dec 24) From 1 Dec 24 to 31 Dec 24, customer has an incremental average of RM100,000 in the participating account.
Incremental Average TRB Calculation	1. Incremental TRB RM100,000 x 31 days/31 days= RM100,000 *Existing TRB of RM200,000 (Nov 24) will not be taken into incremental TRB calculation.
Qualifier and Reward Fulfilment By	Customer is NOT eligible for the Reward because do not meet the incremental of Average TRB of RM300,000.

Scenario 6	
Account Opening Month	Existing Customer who has an EGA Account and upgrade to Premier on 19 Oct 24. Customer has an average TRB of RM50,000 in Oct 24.
Month to have incremental average TRB of at least RM300,000	In order to be eligible for this Promotion, customer is required to have incremental average TRB of RM300,000 in T+1 Month (Nov 24) 1. From 1 Nov 24 to 10 Nov 24, customer has a new deposit of RM300,000 in the Participating Account 2. From 11 Nov 24 to 20 Nov 24, customer withdraw the deposit and has a total deposit of RM100,000 in the Participating Account 3. From 21 Nov 24 to 30 Nov 24, customer has a new deposit of RM500,000 in the Participating Account
Incremental Average TRB Calculation	1. Incremental TRB RM300,000 x 10 days/30 days= RM100,000 2. Incremental TRB RM100,000 x 10 days/30 days= RM33,333 3. Incremental TRB RM500,000 x 10 days/30 days= RM166,667 4. Incremental Average TRB calculation = RM100,000+ RM33,333+ RM166,667 = RM300,000 *Existing TRB of RM50,000 (Oct 24) will not be taken into incremental TRB calculation.
Qualifier and Reward Fulfilment By	Yes, customer is eligible for the Reward because meeting the incremental average TRB of RM300,000 and will receive the Reward by 30 Dec 24.

9. Each Eligible Customer is only entitled to receive one (1) Reward under this Promotion.
10. The total Reward to be given out under this Promotion is capped at 1,500 units on a first come first serve basis, and is pooled together with the “HSBC Amanah Premier Acquisition 2024 Promotion”.
11. Premier Club Marriott Malaysia Membership Program - Loyalty Program (“the Program”)
 - (i) Upon participation in the Program, Eligible Customer(s) consent for HSBC to disclose the customer’s information to Club Marriott Malaysia for the purpose of HSBC providing this Program to the Eligible Customer(s).

- (ii) Eligible Customer's membership of this Program is subject to the terms and conditions of Club Marriott Malaysia membership which is available at <https://www.myclubmarriott.com>.

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:
- electronic means;
 - press advertisements;
 - notice in the Eligible Cardholder's account statement(s) or composite statement;
 - display at its business premises; or
 - 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 applies:
- HSBC and HSBC Amanah Universal Terms and Conditions ("UTCs") which are available at www.hsbc.com.my and www.hsbcamanah.com.my; and
 - HSBC's Notice Relating to the Personal Data Protection Act 2010.
16. HSBC shall not be liable for any default due to any act of God or any event beyond the reasonable control of HSBC.
17. The Eligible Customers shall be responsible for any applicable taxes.
18. HSBC's decision on all matters relating to this Promotion shall be final and binding.