

TERMS AND CONDITIONS

HSBC Amanah Premier Junior Savers Promotion 2020 ("Promotion")

HSBC Amanah Malaysia Bhd, Company No. 200801006421 (807705-X) will be referred to as "HSBC Amanah".

PROMOTION PERIOD

1. This Promotion will commence from 1 August 2020 until 31 December 2020 ("Promotion Period"), both dates inclusive.

ELIGIBILITY

2. The Promotion is open to new and existing HSBC Amanah Premier customer(s) who open HSBC Amanah Premier Junior Savers Account-i with their child and who continue as active HSBC Amanah Premier customer(s) during the Promotion Period

EXCEPT for the following categories of persons:-

- (a) Non-individuals or corporate customer(s);
- (b) Non-HSBC Amanah Premier customer(s);

(the "Eligible Customer(s)").

3. This Promotion is limited to one HSBC Amanah Premier Junior Savers Account-i per child per parent per account.

PROMOTION DETAILS

4. Hibah (reward) rate disclosed in this promotion is based on historical hibah rate awarded from 15 July 2020 to 31 July 2020. The historical hibah rate shall not be construed as an indicative Hibah nor give rise to any obligation on the part of HSBC Amanah to provide such Hibah in the future. The provision of Hibah rate is subject to HSBC Amanah's sole discretion.
5. Under this Promotion, the historical hibah rate is **1.75% p.a.**
6. HSBC Amanah Premier Junior Savers Account-i opening and the placement of minimum initial deposit amount of RM500 is only available at HSBC Amanah/HSBC Bank branches. However, subsequent fund deposits can be done at any HSBC Amanah/HSBC Bank branches, via Online Banking and/or Mobile Banking.

GENERAL TERMS AND CONDITIONS

7. HSBC Amanah reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
8. 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.
9. HSBC Amanah reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC

Amanah of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC Amanah or 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, termination or suspension.

10. HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profits, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah has been advised of the possibility of such loss or damage.
11. To the fullest extent permitted by law, HSBC Amanah 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.
12. HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Customer(s):
 - (a) Individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customer(s)' latest address/email address as maintained in HSBC Amanah records;
 - (b) Press advertisements;
 - (c) Notice in the Eligible Customer(s)' composite statement(s);
 - (d) Display at its business premises; or
 - (e) Notice on HSBC Amanah's internet website(s) or official social media sites;

where such notices shall be deemed to be effective on and from the 4th day after its delivery publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

13. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these Terms and Conditions and the existing respective product and proposition terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

The existing terms and conditions applicable to the products and propositions referred to in this Promotion can be found in HSBC Amanah's Universal Terms & Conditions (available at www.hsbcamanah.com.my) which include:

- (i) Generic Terms & Conditions and;
 - (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance.
14. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).
15. HSBC Amanah's decision on all matters relating to this Promotion shall be final and binding.