

HSBC Amanah Wealth and Takaful Bundle Q1 2021 Promotion (“Promotion”) Terms and Conditions.

HSBC Amanah Malaysia Bhd (Company No. 200801006421 (807705-X)) will be referred to as “**HSBC Amanah**” and HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) will be referred to as “**HSBC Bank**”.

1. This Promotion is valid from 4 January 2021 until 31 March 2021 (“**Promotion Period**”), both dates inclusive.
2. This Promotion is open to new and existing HSBC Amanah Premier or Advance customers during the Promotion Period.

EXCEPT for the following categories of persons:

- a) Non-individuals or corporate customers; or
 - b) Customers whose account(s) are delinquent within HSBC Amanah’s definition at anytime during the Promotion Period;
- (hereinafter referred to as “**Eligible Customer(s)**”).
3. The products and propositions included in this Promotion are as follows:
 - a) HSBC Amanah Premier by HSBC Amanah;
 - b) HSBC Amanah Advance by HSBC Amanah;
 - c) HSBC Amanah Term Deposit-i (Protected by PIDM up to RM250,000 for each depositor);
 - d) Shariah-compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond) with a minimum Front End Load of 2% (exclusive of any applicable tax) that are distributed by HSBC Amanah;
 - e) Malaysian Ringgit (MYR) and Foreign Currency (FCY) denominated Shariah-compliant Structured Investments excluding Non-callable Range Accrual Floating Rate Islamic Negotiable Instruments, that are distributed by HSBC Amanah; and
 - f) Single and Regular Contribution Takaful that are distributed by HSBC Amanah

The products in Clauses 3(d) and 3(e) are referred to as “**Wealth Products**” while products in Clause 3(f) are referred to as “**Takaful Products**”

Front End Load (“**FEL**”) is the upfront cost that an investor incurs upon subscription/purchase of Shariah-Compliant UT Funds (Equity/Mixed Assets/Bond).

Term Deposit-i (“**TD-i**”) is a product of HSBC Amanah. For the avoidance of doubt, this Promotion is for TD-i placements in Malaysian Ringgit only.

Annual Contribution Equivalent (ACE) refers to the total value of recurring contributions plus a designated percentage of any new contributions within a calendar year.

4. The Eligible Customer(s) stand to receive a special TD-i profit rate (“**Special TD-i Profit Rate**”) as listed in Table A below, **subject to**:
 - a) the amount of TD-i placement is RM50,000 or more;
 - b) the Eligible Customer(s) invest in any Wealth Product or Takaful Product on the same day as the TD-i placement;

- c) the minimum investment/contribution amount in a Wealth Product or Takaful Product respectively must be in accordance with the TD-i to Wealth Products and Takaful Products ratio provided in Table A below. Note: the minimum investment / contribution amount applicable to each Wealth / Takaful Product still apply. The minimum investment / contribution amount for each product is stated in the official product documents of the respective product.
- d) a maximum limit of RM200 million TD-i placements apply collectively throughout the Promotion Period, which is pooled together with “HSBC Wealth and Banca Bundle Q1 2021 Promotion.
- e) other terms and conditions herein.

Table A:

Takaful / Wealth Products	TD-i placement amounts	Contribution / Amount In Takaful / Wealth Products during Promotion Period	Ratio (TD-i : Takaful Product(s) / Wealth Products)	TD-i Tenure	Special TD-i Profit Rate
Shariah-compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond) with minimum Front End Load of 2%	Each TD-i placement must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	Investment amount in Wealth Product(s) must be in accordance to ratio specified in Option A and B, <u>or more</u> , whereby the placement must be made on the same day <i>Please refer example 1</i>	Option A 1:1 for each placement of TD-i with Shariah-Compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond)	3 Months	2.88% per annum
			Option B 1:2 for each placement of TD-i with Shariah-Compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond)	3 Months	4.38% per annum

Takaful / Wealth Products	TD-i placement amounts	Contribution / Amount In Takaful / Wealth Products during Promotion Period	Ratio (TD-i : Takaful Product(s) / Wealth Products)	TD-i Tenure	Special TD-i Profit Rate
Shariah-compliant Structured Investments	Each TD-i placement must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	Investment amount in Wealth Product(s) must be in accordance to ratio specified in Option A and B, or more, whereby the placement must be made on the same day <i>Please refer example 2</i>	Option A 1:2 for each placement with Shariah-compliant Structured Investments	3 Months	2.88% per annum
			Option B 1:4 for each placement with Shariah-compliant Structured Investments	3 Months	4.38% per annum
Takaful Products	Each TD-i placement must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	<u>Single Contribution</u> Single contribution for Takaful Product(s) must be in accordance to ratio specified in Option A and B, <u>or more</u> , whereby the placement must be made on the same day <i>Please refer example 3</i>	Option A 1:1 for each placement of TD-i with Single Contribution Takaful Products	3 Months	4.38% per annum
			Option B 1:2 for each placement of TD-i with Single Contribution Takaful Products	3 Months	6.38% per annum

Takaful / Wealth Products	TD-i placement amounts	Contribution / Amount In Takaful / Wealth Products during Promotion Period	Ratio (TD-i : Takaful Product(s) / Wealth Products)	TD-i Tenure	Special TD-i Profit Rate
Takaful Products	Each TD-i placement must be a minimum of RM50,000 for each Eligible Customer(s) (No maximum limit)	<u>Regular Contribution</u> Annual Contribution Equivalent (ACE) for regular contribution Takaful Product(s) must be in accordance to ratio specified in Option A and B, <u>or more,</u> <u>whereby the contribution payment mode must be yearly and the placement must be made on the same day</u> <i>Please refer example 4</i>	Option A 1:1 for each placement of TD-i with Regular Contribution Takaful Products	3 Months	4.38% per annum
			Option B 1:2 for each placement of TD-i with Regular Contribution Takaful Products	3 Months	6.38% per annum

Example 1

Option A

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and invests a minimum of RM50,000 in **Shariah-compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond) (whether in 1 or multiple Shariah-compliant Open-Ended Unit Trust Funds) with minimum Front End Load of 2%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 2.88% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and invests a minimum of RM100,000 in **Shariah-compliant Open-Ended Unit Trust Funds (Equity/Mixed Assets/Bond) (whether in 1 or multiple Shariah-compliant Open-Ended Unit Trust Funds) with minimum Front End Load of 2%** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.38% per annum for a tenure of 3 months.

Example 2

Option A

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and invests a minimum of RM100,000 in **Shariah-compliant Structured Investments (whether in 1 or multiple Shariah-compliant Structured Investments)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 2.88% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and invests a minimum of RM200,000 in **Shariah-compliant Structured Investments (whether in 1 or multiple Shariah-compliant Structured Investments)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.38% per annum for a tenure of 3 months.

Example 3

Option A

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and signs up for a minimum of RM50,000 in **Single Contribution Takaful Products (whether 1 or multiple Single Contribution Takaful Products)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.38% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and signs up for a minimum of RM100,000 in **Single Contribution Takaful Products (whether 1 or multiple Single Contribution Takaful Products)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 6.38% per annum for a tenure of 3 months.

Example 4

Option A

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and signs up for a minimum of RM50,000 in **Regular Contribution Takaful Products (whether 1 or multiple Regular Contribution Takaful Products)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 4.38% per annum for a tenure of 3 months.

Option B

If an Eligible Customer(s) makes a single TD-i placement of RM50,000 and signs up for a minimum of RM100,000 in **Regular Contribution Takaful Products (whether 1 or multiple Regular Contribution Takaful Products)** on the same day, the Eligible Customer(s) will enjoy the Special TD-i Profit Rate of 6.38% per annum for a tenure of 3 months.

5. The Special TD-i Profit Rate is strictly applicable for placement made at HSBC Bank/ HSBC Amanah Branch only during the Promotion Period.
6. If Eligible Customer(s) uplift the TD-i prematurely prior to the completion of the 3 months tenure the Eligible Customer(s) agree that the Bank shall receive a rebate from Eligible Customer(s) equivalent to the accumulated profit from TD-i placement amount for TD-i placement held less than 3 months.

7. Partial upliftment from a single TD-i placement is not allowed under this Promotion.
 - i) Example 1: if customer makes a TD-i placement of RM50,000, he/she is not allowed to perform partial upliftment of any amount except full upliftment.
 - ii) Example 2: if customer makes three RM50,000 TD-i placements, he/she is allowed to uplift as an example one of the RM50,000 TD-i placements and enjoy the special TD-i profit rate on the remainder two TD-i placements.
8. If any of the Eligible Customers exercise cooling-off rights of the Wealth Products and/or Takaful Products, they will no longer be entitled to the Special TD-i Profit Rate under this Promotion. Instead, these customers' TD-i will be based on prevailing 3 months tenure board rate.
9. Upon maturity, the respective TD-i placement will be automatically renewed for a further tenure of 3 months at the prevailing board rate, unless the Eligible Customer(s) instructs otherwise. For clarity, this automatic renewal will continue for as long as Eligible Customer(s) has not instructed otherwise or TD-i placement has not been uplifted.
10. All Wealth and Takaful Products and TD-i placements for this Promotion must be placed with the same Amanah Premier or Advance account-i relationship for channelling/crediting purpose.

Example 1: If an Eligible Customer(s) makes a TD-i placement with his/her sole HSBC Amanah Premier/Advance Account-i relationship, the customer is to invest in Wealth/Takaful Products with his/her sole HSBC Amanah Premier/Advance Account-i relationship.

Example 2: If an Eligible Customer(s) makes a TD-i placement with his/her joint HSBC Amanah Premier/Advance Account-i relationship, the customer is to invest in Wealth/Takaful Products with his/her joint HSBC Amanah Premier/Advance Account-i relationship.
11. Investments using funds from the Employees Provident Fund (“EPF”) shall not be included in this Promotion.
12. Deposit placement made under this Promotion is not allowed to be placed on lien for Malaysia My Second Home (MM2H) Programme, overdraft facility, or financing.
13. The Special TD-i Profit Rate is given out on a first come, first serve basis subject to the availability of the allocated TD-i for this Promotion during the Promotion Period.

General Terms and Conditions

14. HSBC Amanah reserve the right at its absolute discretion to amend, delete or add to these Terms and Conditions from time to time with 3 days prior notice.
15. 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.
16. This Promotion is not valid with any other Term Deposit-i promotions that are concurrently offered by HSBC Amanah.
17. 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 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, termination or suspension.

18. 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, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Amanah have been advised of the possibility of such loss or damage.
19. 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.
20. 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's 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);

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.

21. 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 are available as follows:

- (a) Universal Terms & Conditions of HSBC Amanah available at www.hsbcamanah.com.my are:
 - (i) Generic Terms & Conditions;
 - (ii) Specific Terms & Conditions for HSBC Amanah Premier and HSBC Amanah Advance;
 - (iii) Specific Terms & Conditions for Retail Banking and Wealth Management; and

(b) Specific Terms and Conditions governing Investment Services for the respective Wealth Product and Takaful Product

22. The Eligible Customer(s) will be responsible for all applicable government taxes or levies relating to the Promotion (if applicable).

23. HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Amanah.
24. HSBC Amanah's decision on all matters will be final and binding.