

TERMS AND CONDITIONS

HSBC Everyday Global Account Welcome Promotion ("Promotion")

HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as "HSBC".

PROMOTION PERIOD

1. This Promotion shall commence from 15 July 2019 until 31 December 2019 ("Promotion Period"), both dates inclusive.

ELIGIBILITY

2. The Promotion is open to new and existing HSBC customer(s) who open HSBC Everyday Global Account ("HSBC EGA") during the Promotion Period except non-individuals or corporate customers ("Eligible Customer(s)").

PROMOTION MECHANICS

3. Under this Promotion, the Eligible Customer(s) will be entitled to interest rate for EGA's Malaysian Ringgit ("MYR") account as summarised below in Table 1.

Table 1: Summary of EGA Interest Rates for MYR Account

Account Credit Balance Range (MYR)	Interest Rate (p.a.) during the Promotion Period
0 to 10,000	0.10%
10,000.01 to 50,000	0.50%
50,000.01 to 100,000	1.00%
100,000.01 to 200,000	2.00%
Above 200,000	3.00%

Note: Interest rate during the Promotion Period is computed progressively based on the amount in the respective account credit balance range and not the entire balance.

Illustration of how interest rate is computed during the Promotion Period if customers maintain MYR300,000 in their accounts using 30-day calendar month.

Account Credit Balance Range (MYR)	Total Amount in the Balance Range	Interest Rate (p.a.) during the Promotion Period	Interest Accrued (MYR)
0 to 10,000	10,000	0.10%	0.82
10,000.01 to 50,000	40,000	0.50%	16.44
50,000.01 to 100,000	50,000	1.00%	41.10
100,000.01 to 200,000	100,000	2.00%	164.38
Above 200,000	100,000	3.00%	246.58
Total Interest Accrued for a 30-day Calendar Month (MYR)			469.32

4. After the Promotion Period, the interest rate for the HSBC EGA's Malaysian Ringgit (MYR) account will revert to the prevailing board rate applicable at that time.
5. Interest will be calculated on a daily basis and credited into the HSBC EGA on a monthly basis.

GENERAL TERMS AND CONDITIONS

6. HSBC reserves the right to amend, delete or add to these Terms and Conditions from time to time with 3 days' prior notice.
7. These Terms and Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
8. HSBC reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination, change or suspension by HSBC of this Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against HSBC 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.
9. 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, profits, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC has been advised of the possibility of such loss or damage.
10. 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.
11. HSBC 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 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'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.

12. These Terms & Conditions are in addition to the respective Universal Terms and Conditions (“UTCs”) for HSBC Bank of which the Specific Terms & Conditions for HSBC Premier and HSBC Advance, and Specific Terms & Conditions for Retail Banking and Wealth Management are a part of and which regulate the provision of account facilities by HSBC. The UTCs are available at www.hsbc.com.my. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
13. The Eligible Customer(s) will be responsible for all applicable government taxes, rates, government fees or levies or any other charges relating to the Promotion (if applicable).
14. HSBC’s decision on all matters relating to this Promotion shall be final and binding.