

## **Revision of Specific Terms & Conditions for Retail Banking and Wealth Management in HSBC Bank Malaysia Berhad (“HSBC”) Universal Terms and Conditions**

Dear valued customers,

We would like to inform that we have updated our Specific Terms & Conditions for Retail Banking and Wealth Management, which forms part of the Universal Terms and Conditions. The effective date of the revised Universal Terms and Conditions (July 2019 Edition) are as follows:

- 22 July 2019 for all new customers of HSBC Bank
- 12 August 2019 for all existing customers of HSBC Bank as at 22 July 2019

As for the Cardholder Agreement, the effective date of the revised Cardholder Agreement shall be as communicated in our notice dated 15 July 2019 [here](#).

Amendment made in the Retail Banking and Wealth Management section, is highlighted below:-

### 1. **Addition of Clause (h) in “Time Deposit Account”**

#### ***Time Deposit Account***

- h. The placement advice only serve as a record of transaction and is not required to be presented during withdrawal.*

The amended Universal Terms & Conditions for HSBC Bank Malaysia Berhad is available [here](#).