

4<sup>th</sup> February 2026

## **HSBC Malta Launches 2026 Start of Year Campaign to Support Customers with Wealth, Lending and Insurance Offers**

HSBC Bank Malta has launched its 2026 Start of Year Campaign, a coordinated series of customer focused initiatives aimed at delivering enhanced value to customers. Running until 30 April 2026, the campaign spans Wealth, Personal lending and Insurance, with the objective of maintaining a strong and responsible market presence while supporting customers through competitive offers on their personal banking, Wealth and Insurance needs.

“Our priority remains clear, supporting our customers, strengthening relationships, and delivering value in a sustainable and responsible way,” said Muriel Rutland, Head of International Wealth and Premier Banking at HSBC Bank Malta. “This campaign is a testament to our commitment to doing that in ways that are both practical and meaningful for our customers.”

### **Wealth Investments Offer**

A headline initiative is the **0% initial fee offer on all mutual fund investments**, available through HSBC’s Accredited Financial Advisors and Premier Relationship Managers. The offer which is valid until 30 April 2026 is designed to give investors a cost-effective entry into professionally managed funds, with no exit fees and access to personalised financial planning support.

The campaign is being supported by an advertising rollout featuring HSBC’s team of Wealth advisors, as well as targeted activity online.

Four tailored email campaigns will also promote specific wealth solutions including pensions, regular premium products and Key 5 Critical Illness Protection.

### **Discounted Personal Lending Rates**

Customers can benefit from discounted interest rates across all personal loan products. Rates are discounted by up to 1.75% depending on the loan purpose and customer segment, with the most competitive options starting at 3.25%\* for loans related to energy efficiency and electric vehicles.

Our best mortgage offer in years with fast turnaround times and expert assistance, reinforcing the bank’s support to customers to invest in property.

### **Cashback on Home Loan Buildings Insurance**

To complement its mortgage offering, HSBC Malta is also providing a cashback incentive on new Home Loan Buildings Insurance policies issued until the end of April, whereby customers will benefit from this one time-offer in receiving back 15% of the first annual premium. This offer is aimed at providing added value while supporting customers’ protection needs.

### **A Focus on Relationship-Led Banking**

Beyond the campaign’s headline offers and the standard point of sale messages, HSBC is continuing its year-round customer engagement activities, ensuring customer relationships are nurtured with relevant, timely and tailored communication. The approach is designed to engage customers throughout the relationship lifecycle and includes educational content such as fraud avoidance tips and personalised needs-based messaging.



**Photocaption: Two of the photographs depicting actual HSBC Malta team members and professional actors used for the start of year campaign**

\* Refers to the reduced interest rate on our Energy Efficiency Loan which can be used for double glazing, photovoltaic panels etc. This rate also applies on personal loans to buy fully Electric Vehicles or Plug-In Hybrid Cars. The Annual Percentage Rate of Charge (APRC) on an Energy Efficiency Loan of €15,000, repayable over 7 years at a fixed borrowing rate of 3.25% per annum, will be 3.40% p.a. The APRC quoted in this example may vary depending on the interest rate, the amount borrowed and the duration of the loan. No processing fee is applicable for Energy Efficiency Loan applications. The loan will be repayable in 83 equal monthly instalments of €200.22 and one final instalment of €198.42. The total amount paid after 7 years will be €16,816.68.

*The maximum amount you may borrow is subject to your financial status, and to further approval by your branch.*

*Full terms and conditions are available on request.*

*\*This is a limited-time offer, and HSBC Bank Malta p.l.c. reserves the right to close the offer before the 30 April 2026.*

**HSBC Bank Malta p.l.c.**

HSBC Bank Malta p.l.c. is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc. HSBC Malta provides a comprehensive range of financial services which are all designed to meet the expanding requirements of its large client base of personal and corporate customers. These include Wealth and Personal Banking, Commercial Banking and Global Markets. Registered in Malta number C3177. Registered Office: 116, Archbishop Street, Valletta VLT 1444, Malta. HSBC Bank Malta p.l.c. is regulated and licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta) by the Malta Financial Services Authority. HSBC Bank Malta p.l.c., is a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap. 487 of the Laws of Malta) and is regulated by the Malta Financial Services Authority.

**HSBC Holdings plc**

HSBC Holdings plc, the parent company of HSBC, is headquartered in London. HSBC serves customers worldwide from offices in 57 countries and territories. With assets of US\$3,234bn at 30 September 2025, HSBC is one of the world's largest banking and financial services organisations.