

NOTICE OF CHANGES ON THE USE OF PERSONAL CREDIT CARDS

With effect from the dates shown in the respective sections below, there will be changes made to the use of personal credit cards.

A. Amendments applicable to credit card cardholder agreements and ancillary documents with effect from 1 January 2016

The following new clause will be added to clarify that no person other than you and us will have any right to enforce the provisions of the documents listed below.

“No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of [these Terms and Conditions] / [this Agreement]/[this Addendum].”

Documents and new clause numbers:

1. Credit Card Cardholder Agreement (HSBC Premier MasterCard, HSBC Advance Visa Platinum, HSBC Visa Signature, Visa Platinum, Visa Gold, US\$ Visa Gold, Gold MasterCard, Visa Classic, Classic MasterCard, UnionPay Dual Currency and UnionPay Dual Currency Diamond Credit Cards)-17(g); 2. green credit card Cardholder Agreement-16(g); 3. iCAN Card Cardholder Agreement-15(i); 4. ATM Card Terms and Conditions-13; 5. RewardCash Programme Terms and Conditions-18; 6. HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement-12; 7. Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders-6; 8. Terms and Conditions for Interest-free Spending Instalment Plan applicable to Personal Credit Card Cardholders-8; 9. Terms and Conditions for the Credit Card Cash Instalment Plan applicable to Personal Credit Card Cardholders-7; 10. Private Label Card Addendum to Credit Card Cardholder Agreement-11; 11. Lane Crawford Private Label Card Cardholder Agreement -16(g)

B. Amendments relating to RewardCash Programme Terms and Conditions with effect from 1 January 2016

Section	Amendments
D. Instant RewardCash Redemption at Merchants	The first sentence of current clause 36 will be deleted as follows: RewardCash with the nearest expiry date will first be deducted.

The current clause 42 will be replaced in its entirety as follows:

E. Mileage Programme

The conversion rate of RewardCash to miles differs for each participating airline, and it may be varied from time to time by notice. The latest conversion rate is available at our website.

The current clause 43 will be amended as follows:

E. Mileage Programme

You agree to pay us an annual fee for participating in the Mileage Programme as notified to you from time to time. ~~The annual fee is currently HK\$300/US\$40.~~ You authorise us to debit the fee from any credit card account when it is due. The fee is non-refundable. The latest annual fee is available at our website.

C. Amendments relating to Mileage Programme with effect from 4 January 2016

The conversion rate of RewardCash to Asia Miles under the Mileage Programme will be revised as follows:

- ◆ The conversion rate will change from \$1 RewardCash to 15 Asia Miles to \$1 RewardCash to 10 Asia Miles

Please note that the amendments under Parts A and B shall be binding on you if you continue to use or retain your card(s) after 1 January 2016, and the amendments under Part C shall be binding on you if you continue to participate in the Mileage Programme after 4 January 2016.

If you decline to accept the amendments, you have the right to terminate your card(s) according to the relevant provision under the applicable credit card cardholder agreement(s) and/or withdraw your participation in the Mileage Programme before the relevant amendment comes into effect. If you wish to make any such arrangements or should you have any queries, please call our Customer Service Hotline on (852) 2233 3000 for enquiries. For HSBC Premier customers, you are also welcome to call HSBC Premier Hotline on (852) 2233 3322 for enquiries.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

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