

Notice of Changes on the Use of Personal Credit Cards

The following amendments to our credit card cardholder agreements will take effect from **23 February 2017**:

Applicable credit card cardholder agreement(s)	Amendments
Credit Card Cardholder Agreement [Newly added Clause 7(h)] green credit card Cardholder Agreement [Newly added Clause 7(g)] iCAN Credit Card Cardholder Agreement [Newly added Clause 7(g)]	A new clause has been added as follows: Payments You agree that we may debit your Card Account to make a partial or full refund of your credit balance by any means determined by us, including making a transfer to any of your bank accounts with us or sending a cashier's order to the address last notified by you, at any time without prior notice.

Please note that the above amendments shall be binding on you if you continue to use or retain your card(s) on or after **23 February 2017**.

If you decline to accept the above amendments, you have the right to terminate your card(s) according to the relevant provision under the applicable credit card cardholder agreement(s) before the amendments come into effect. If you have any queries, please call our Customer Service Hotline on (852) 2233 3000 for enquiries. For HSBC Premier customers or Advance customers, you are also welcome to call the respective HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 for enquiries.

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

December 2016

有關使用個人信用卡的修訂通知

由**2017年2月23日**起，信用卡持卡人合約將作以下修訂：

相關信用卡持卡人合約	修訂
信用卡持卡人合約 第7(h)條 green卡持卡人合約 第7(g)條 iCAN卡持卡人合約 第7(g)條	現新增條文如下： 還款 閣下同意本行可在任何時候透過本行決定之任何方式支取閣下信用卡戶口以退還該戶口內部分或全部結餘，包括轉賬至閣下於本行持有的任何銀行戶口或郵寄本票至閣下最後通知的地址，而無需事先通知。

謹請注意，如您在**2017年2月23日**或之後繼續使用或持有有關信用卡，上述修訂將對您具有約束力。

如您不接納上述修訂，您有權在有關修訂生效前根據所屬信用卡持卡人合約中列明的有關條款終止合約。如您有任何查詢，請致電客戶服務熱線(852) 2233 3000。若您是滙豐卓越理財或運籌理財客戶，亦歡迎分別致電滙豐卓越理財服務熱線(852) 2233 3322或滙豐運籌理財服務熱線(852) 2748 8333查詢有關詳情。

如中英文版本有任何歧義，概以英文版為準。

2016年12月