



Notice of Change on terms and conditions for (i) Personal Instalment Loan, (ii) Revolving Credit Facility, (iii) Personal Tax Loan, (iv) Personal Instalment Loan Balance Consolidation Program, and (v) Personal Overdraft Account, effective 22 December, 2015

HSBC is committed to promoting changes and improvements in our provision of banking services to protect your interests and to enhance your understanding of what you can reasonably expect of the services provided by us. With these objectives in mind, we have updated our existing terms and conditions for (i) Personal Instalment Loan, (ii) Revolving Credit Facility, (iii) Personal Tax Loan, (iv) Personal Instalment Loan Balance Consolidation Program, and (v) Personal Overdraft Account ("**Existing Documents**") in plain language ("**Plain Language Documents**"). A separate set of Chinese version is also available. If there is any discrepancy between the English and Chinese versions, the English version shall prevail. Please refer to the Annex for further information about the Existing Documents and the Plain Language Documents.

Provisions of the Plain Language Documents and the Existing Documents are materially the same in substance and your rights and obligations with respect to us will not be adversely affected.

Please carefully read the summary of key features of the Plain Language Documents below.

Summary of the key features of the Plain Language Documents on a collective basis (a Plain Language Document may carry some or all of the key features)

1. Provisions in a Plain Language Document are re-written in a way and re-arranged in an order intended to make them easier to read and understand by a retail customer. More descriptive section or clause headings are used in some cases.
2. Provisions addressing the same or related matters are consolidated and simplified to remove overlaps and inconsistencies.
3. Revisions are made to enhance clarity of the meaning of the provisions.

Please note that the amendments shall be binding on you if you do not terminate the abovementioned products or services before 22 December, 2015. If you decline to accept the amendments, you have the right to terminate the products or services in accordance with the relevant provisions under the relevant Existing Documents before 22 December, 2015. Should you have any queries, please contact us at our branches or call our customer service hotlines stated below:

HSBC Premier customers: (852) 2233 3322
HSBC Advance customers: (852) 2748 8333
Other customers: (852) 2233 3000

For details of the amendments, please refer to the Plain Language Documents on the HSBC website at www.hsbc.com.hk/personal/form-centre.html.

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

October 2015

Annex

The following Existing Documents and Plain Language Documents are covered by this Notice:

A. Existing Documents:

1. Personal Loan Plan Terms and Conditions (Applicable to Personal Instalment Loan and Revolving Credit Facility)
2. Personal Instalment Loan Terms and Conditions
3. Revolving Credit Facility Terms and Conditions
4. Personal Tax Loan Terms and Conditions
5. Personal Instalment Loan Balance Consolidation Program Terms and Conditions
6. Personal Overdraft Account Terms and Conditions

B. Plain Language Documents:

1. Personal Loan Plan Terms and Conditions (Personal Instalment Loan Terms and Conditions and Revolving Credit Facility Terms and Conditions)
2. Personal Instalment Loan Terms and Conditions
3. Revolving Credit Facility Terms and Conditions
4. Personal Tax Loan Terms and Conditions
5. Personal Instalment Loan Balance Consolidation Program Terms and Conditions
6. Personal Overdraft Facility Terms and Conditions

(i) 分期「萬應錢」、(ii) 循環「萬應錢」、(iii) 交稅「萬應錢」、(iv) 分期「萬應錢」結餘轉戶計劃、及 (v) 「就手錢」私人透支服務的條款及細則的修改通知，由 2015 年 12 月 22 日起生效

滙豐一直致力改進及提升我們的銀行服務，以保障您的權益，及希望您可以更容易了解我們可以為您提供的銀行服務。為此，我們已將現有 (i) 分期「萬應錢」、(ii) 循環「萬應錢」、(iii) 交稅「萬應錢」、(iv) 分期「萬應錢」結餘轉戶計劃、及 (v) 「就手錢」私人透支服務的條款及細則的內容及條文（各簡稱「現有版本」）更新為淺白版本（簡稱「淺白版本」）。所有淺白版本皆有中文及英文版本。如淺白版本中英文版有歧義，概以英文本為準。本通知附件載有現有版本及淺白版本的進一步資料供您參閱。

淺白版本及現有版本的內容及條文大致上相同，而根據淺白版本的條文，您的權責相對於我們將不會受到負面影響。

請仔細閱讀下列淺白版本主要特點的摘要。

淺白版本主要特點的摘要（各淺白版本可能具有若干或所有主要特點）

1. 已重寫及重新編排淺白版本的條文，旨在使零售客戶更容易閱讀及明白。在若干情況下，淺白版本的某些部分或條款使用了更具描述性的標題。
2. 合併及簡化相同或相關事宜的條文，以刪除重疊及不一致的部分。
3. 修訂條文以使其涵義更清晰。

請注意：如您在 2015 年 12 月 22 日之前未有終止以上產品或服務，則您將受以上修改條款約束。如您拒絕接受以上的修改條款，您有權根據所屬產品或服務的現有版本中列明的有關條款取消有關產品或服務。如有任何疑問，請前往分行或致電以下客戶服務熱線與我們聯絡：

滙豐卓越理財客戶：(852) 2233 3322

滙豐運籌理財客戶：(852) 2748 8333

其他客戶：(852) 2233 3000

修改條款的詳情，請瀏覽滙豐網站參閱淺白版本：www.hsbc.com.hk/zh-hk/personal/form-centre.html。本通知中英文版本如有歧義，概以英文本為準。

2015 年 10 月

附件

本通知適用於下列現有版本及淺白版本：

A. 現有版本：

1. 「萬應錢」貸款計劃章則條款（適用於分期「萬應錢」及循環「萬應錢」）
2. 分期「萬應錢」章則條款
3. 循環「萬應錢」章則條款
4. 交稅「萬應錢」章則條款
5. 分期「萬應錢」結餘轉戶計劃章則條款
6. 「就手錢」私人透支戶口章則條款

B. 淺白版本：

1. 「萬應錢」貸款計劃條款及細則（分期「萬應錢」貸款條款及細則及循環「萬應錢」貸款條款及細則）
2. 分期「萬應錢」貸款條款及細則
3. 循環「萬應錢」貸款條款及細則
4. 交稅「萬應錢」貸款條款及細則
5. 分期「萬應錢」結餘轉戶計劃貸款條款及細則
6. 「就手錢」私人透支服務條款及細則