



**Notice of Change on HSBC Mobile Credit Card
Addendum to HSBC Credit Card Cardholder Agreement
and RewardCash Programme Terms and Conditions**

A. In view of the inclusion of facial recognition and payment PIN for the use of Mobile Credit Card or Mobile Wallet, the following amendments to HSBC Mobile Credit Card Addendum to HSBC Credit Card Cardholder Agreement will take effect from 1 June 2018:

Section	Amendments
3. Your responsibility	<p>Sub-clause (a)(iv) will be amended and three new sub-clauses will be added as follows:</p> <p>3.(a)(iv) ensure that your biometric credentials stored on your Eligible Device are your own and DO NOT store anyone else's fingerprint or biometric credentials in your Eligible Device, and that you only use your own biometric credentials to use your Mobile Card or Mobile Wallet;</p> <p>3.(a)(v) DO NOT use facial recognition to use your Mobile Credit Card or Mobile Wallet if you have an identical twin sibling, in which case you are recommended instead to use your Device Passcode or other biometric credentials as suggested by the Mobile Wallet Provider;</p> <p>3.(a)(vi) DO NOT use facial recognition to use your Mobile Credit Card or Mobile Wallet if you are an adolescence while your facial features may be undergoing a rapid stage of development, in which case you are recommended instead to use your Device Passcode or other biometric credentials as suggested by the Mobile Wallet Provider;</p> <p>3.(a)(vii) DO NOT take any action to disable any function provided by, and/or agreeing to any settings of your Eligible Device that would compromise the security of the use of your biometric credentials for the use of Mobile Credit Card or Mobile Wallet (e.g. disabling "attention-aware" for facial recognition). If such changes are required, you are recommended instead to use your Device Passcode or other biometric credentials as suggested by the Mobile Wallet Provider;</p>
3. Your responsibility	<p>Payment PIN will be added to sub-clauses (a)(i), (a)(viii), (a)(x) and sub-clause (b).</p>

B. The following amendments to our RewardCash Programme Terms and Conditions will take effect from 1 June 2018:

Section	Amendments
A. General Terms and Conditions	<p>A new sub-clause (b) (underlined part) will be added to clause 13 as follows:</p> <p>13. <u>(a)</u> We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction. <u>(b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card by you or by us.</u></p>

C. The following amendments to our RewardCash Programme Terms and Conditions will be binding on you and take immediate effect when you use the “Pay with RC” function:

Section	Amendments
G. New Section Added	<p>G) Pay with RC</p> <p>54. “Pay with RC” allows you (in your capacity as a primary cardholder) to use RewardCash to pay your credit card statements and transactions via channels designated by us. “Pay with RC” is part of the RewardCash Programme and it is governed by these Terms and Conditions and the Reward+ Terms and Conditions.</p>

Please note that the amendments under Part A & B shall be binding on you if you continue to use or retain your card(s) on or after 1 June 2018.

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) before the amendments come 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. If you are an HSBC Premier customer or HSBC Advance customer, you are also welcome to call our HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 respectively for enquiries.

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

March 2018

Issued by The Hongkong and Shanghai Banking Corporation Limited

有關滙豐Mobile信用卡持卡人合約附錄及「獎賞錢」條款及細則的修訂通知

A. 有見市場上推出了面孔辨識功能和付款密碼來使用Mobile信用卡或手機錢包，由**2018年6月1日起**，滙豐Mobile信用卡持卡人合約附錄將作以下修訂：

部分	修訂
3. 閣下的責任	<p>條款(a)(iv)和3條新增條款修訂如下：</p> <p>3(a)(iv) 確保閣下裝置上儲存的生物識別憑據僅屬於閣下，不應在閣下的合資格裝置中儲存任何其他人士的指紋或生物識別憑據；並只使用閣下的生物識別憑據來使用閣下的Mobile信用卡或手機錢包；</p> <p>3(a)(v) 如閣下有雙胞胎或長相相似的兄弟姐妹，不應使用面孔辨識功能來使用閣下的Mobile信用卡或手機錢包，建議閣下使用裝置密碼或其他手機錢包供應商建議的生物識別憑據；</p> <p>3(a)(vi) 如閣下正值青少年時期，由於面部特徵仍處於迅速發育的階段，不應使用面孔辨識功能來使用閣下的Mobile信用卡或手機錢包，建議閣下使用裝置密碼或其他手機錢包供應商建議的生物識別憑據；</p> <p>3(a)(vii) 不應於流動裝置中停用、及／或者同意任何有機會影響生物識別憑據安全的設定(例如：於面孔辨識功能中停用能夠感知使用者注視的功能)；如果需要更改有關設定，建議閣下使用裝置密碼或其他手機錢包供應商建議的生物識別憑據；</p>
3. 閣下的責任	<p>付款密碼將加到條款(a)(i), (a)(viii), (a)(x)和條款(b)上。</p>

B. 由2018年6月1日起，「獎賞錢」條款及細則將作以下修訂：

部分	修訂
A. 一般條款及細則	現時條款第13條將新增(b) (間線部分)如下： 13. (a)如本行合理地認為閣下在賺取、合併、換領或使用(包括轉移或轉換)「獎賞錢」方面涉及任何欺詐或濫用行為，本行有權沒收或取消任何已累積的「獎賞錢」及終止閣下的信用卡。該等欺詐或濫用行為可包括用一項交易賺取「獎賞錢」後以任何方式獲退回該項交易的金額。 <u>(b)無論是由閣下主動取消信用卡或被本行終止使用信用卡，本行有權取消閣下任何已累積的「獎賞錢」。</u>

C. 由即日起，「獎賞錢」條款及細則將作以下修訂，如您使用「賞付款」功能，此修訂將對您具有即時約束力：

部分	修訂
G. 新增之條款	G) 「賞付款」功能 54. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

謹請注意，如您在2018年6月1日或之後繼續使用或持有有關信用卡，上述A及B部分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。您欲作以上任何安排或有任何查詢，請致電客戶服務熱線(852) 2233 3000。如您是滙豐卓越理財或滙豐運籌理財客戶，亦歡迎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。

2018年3月