

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.

E. Mileage Programme	The current clause 42 will be replaced in its entirety as follows: <u>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.</u>
E. Mileage Programme	The current clause 43 will be amended as follows: 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. <u>The latest annual fee is available at our website.</u>

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 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.

October 2015

有關使用個人信用卡的修訂通知

有關使用個人信用卡的修訂將由下列各部分生效期起生效。

A. 由 2016 年 1 月 1 日起，信用卡持卡人合約及其他相關文件將作以下修訂：

將新增以下條款說明除閣下及本行以外，並無其他人士有權強制執行以下所列文件的條文。

「除閣下及本行以外，並無其他人士有權按《合約（第三者權益）條例》強制執行 [本條款及細則/本合約/本附錄] 的任何條文，或享有 [本條款及細則/本合約/本附錄] 的任何條文下的利益。」

文件及新增條款編號：

1. 信用卡持卡人合約（適用於滙豐卓越理財萬事達卡、滙豐運籌理財白金 Visa 卡、滙豐 Visa Signature 卡、Visa 白金卡、滙財金卡、美元滙財金卡、萬事達金卡、滙財卡、萬事達卡、銀聯雙幣卡及銀聯雙幣鑽石卡）— 17(g);
2. green 信用卡持卡人合約 — 16(g);
3. iCAN 卡持卡人合約 — 15(i);
4. 自動櫃員機卡條款及細則 — 13;
5. 「獎賞錢」計劃條款及細則 — 18;
6. 滙豐 Mobile 信用卡持卡人合約附錄 — 12;
7. 信用卡免息分期付款計劃條款及細則（適用於個人信用卡持卡人）— 6;
8. 「免息簽賬分期計劃」條款及細則（適用於個人信用卡持卡人）— 8;
9. 信用卡「現金套現」分期計劃條款及細則（適用於個人信用卡持卡人）— 7;
10. 優惠卡信用卡持卡人合約附錄 — 11;
11. 連卡佛優惠卡持卡人合約 — 16(g)

B. 由 2016 年 1 月 1 日起，「獎賞錢」條款及細則將作以下修訂：

部分	修訂
D. 於商戶即時兌換「獎賞錢」	現時條款第 36 條第一句句子將被刪除： 有效期最先完結的「獎賞錢」會先被拍減。

E. 「飛行優惠計劃」	現時條款第 42 條將被以下條款取代： 「獎賞錢」轉換里數的比率因每家參與「飛行優惠計劃」的航空公司而有所不同，並可不時在給予閣下通知後被更改。最新比率可於本行網站瀏覽。
E. 「飛行優惠計劃」	現時條款第 43 條將修訂如下： 閣下同意向本行繳付本行不時通知閣下參與「飛行優惠計劃」的年費。現為港幣 300 元/40 美元。閣下授權本行於年費到期時從任何信用卡戶口支取該年費。該年費概不獲退還。最新年費可於本行網站瀏覽。

C. 由 2016 年 1 月 4 日起，「飛行優惠計劃」將作以下修訂：

以「獎賞錢」轉換「亞洲萬里通」里數的比率將被調整，詳情如下：

- 轉換「亞洲萬里通」里數的比率將由每 \$1「獎賞錢」可轉換為 15 里數調整至每 \$1「獎賞錢」可轉換為 10 里數

謹請注意，如您在 2016 年 1 月 1 日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。如您在 2016 年 1 月 4 日後繼續參與「飛行優惠計劃」，上述 C 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及/或停止參與「飛行優惠計劃」。如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。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。

2015 年 10 月