

## Notice of Changes on RewardCash Programme Terms and Conditions

The following amendments to our RewardCash Programme Terms and Conditions will take effect from **1 November 2016**:

Section	Amendments
A. General Terms and Conditions	<p>The current clause 5 will be amended as follows (amendments are underlined):</p> <p>5. We have the right not to award or allow you to use RewardCash unless your credit card and card account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:</p> <ul style="list-style-type: none"> <li>(a) cash advance;</li> <li>(b) fees and charges;</li> <li>(c) withdrawals under a cash or spending instalment plan; and</li> <li>(d) (i) online bill payments to the Inland Revenue Department made with any credit card, <u>(ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card,</u> and (iii) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card.</li> </ul> <p><u>RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle.</u></p>

Please note that the amendments shall be binding on you if you continue to use or retain your card(s) on or after 1 November 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) 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.

September 2016

## 有關「獎賞錢」計劃條款及細則的修訂通知

由**2016年11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	<p>現時條款第5條將修訂如下 (修訂已劃上底線)：</p> <p>5. 除非閣下的信用卡及信用卡戶口有效及信用狀況良好，本行有權不給予閣下「獎賞錢」或不讓閣下使用「獎賞錢」。本行亦有權不時指定及更改賺取「獎賞錢」的比率及不能賺取「獎賞錢」的簽賬種類。目前，不能賺取「獎賞錢」的簽賬種類包括下列各項：</p> <p>(a) 現金透支；</p> <p>(b) 收費及費用；</p> <p>(c) 現金套現或簽賬分期計劃下的提款；及</p> <p>(d)(i) 以任何信用卡在網上向稅務局繳交的賬單；(ii) 以任何信用卡在網上向保險公司繳交為償還保險公司保單貸款賬單類別的費用；及(iii) 以普通卡、金卡或銀聯雙幣信用卡在網上繳交的賬單。</p> <p><u>以合資格信用卡在網上繳費，只有每月月結單周期之首港幣10,000元之合資格網上繳交費用才可獲享「獎賞錢」。</u></p>

謹請注意，如您在2016年11月1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9月