## AMENDED TERMS & CONDITIONS FOR HSBC ADVANCE REWARD POINTS PROGRAMME 2017 ("PROGRAMME")

28 August 2017

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Advance Reward Points Programme 2017 ("Programme") will be amended with effect from <u>1st September 2017</u> for all new and existing HSBC Advance credit cardholders.

Amended to the Programme Terms & Conditions are as follows:

- Clause 4 in respect of 1x Reward Points have been inserted for clarity.
- Clause 5 have been added to specify that Petrol spend is not eligible for Reward Points.
- Clause 12 inserted to clarify validity period of Reward Points (3 years) and that redemption must be made prior to expiry.
- Clause 13 inserted to clarify that Eligible Cardholder's Credit Card must also be PIN activated to be qualify for Reward Points.
- Clause 17 inserted to clarify that Reward Points will be rounded down to the nearest Ringgit.

The Amended Terms & Conditions for HSBC Advance Reward Points Programme 2017 is at available <a href="here">here</a>.

