

**RELAUNCH OF HSBC PLATINUM CREDIT CARD  
 UPDATES TO THE TERMS & CONDITIONS FOR HSBC PLATINUM CREDIT CARD  
 PROGRAMME  
 (EFFECTIVE 15 JULY 2019)**

12 June 2019

Dear Valued Customers,

Following the re-launch of the HSBC Platinum Credit Cards, updates to the Terms & Conditions for HSBC Platinum Credit Card Programme are reflected as follows:

- **Clause 3** has been amended to exclude corporate HSBC Credit Cards under Eligible Cardholders.
- **Clause 6** has been added to outline “Contactless Purchases”
- Clauses number has been change as per below table:

Old clause number	New clause number
5	6
6	7
7	8
8	9
9	10
10	11
11	12
16	13
17	14
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- **Clause 7** has been amended to remove “Participating Shopping Malls” and to add “Contactless Purchases”, “Groceries”, “Online Shopping” and “Overseas Spend” in “Additional Rewards Points” category.
- **Clause 8** has been amended to streamline cross referencing of clauses in light of the below amendments.
- **Registration criteria for HSBC Credit Cards approved before 15 April 2013** has been removed.
- **Clause 14** has been amended to outline the “Additional Rewards Points” for categories added in **Clause 7**.
- **Clause 15** has been amended to outline the “Additional Rewards Points cap” for categories added in **Clause 7**.
- **Clause 16 and 17** have been amended to provide clarity on Rewards Points earned based on category of spend.
- **Clauses 18, 19, 20 and 21** have been amended to outline Eligible Spend for categories added in **Clause 7**.
- **Clause 22** is deleted as the spend categories have been updated as stated in **Clause 7**.
- Examples of calculation on Rewards Points earned on “Shopping Mall” spend is deleted

Details of amendments made to each sections are detailed below. Amendments of the sentences are as shown in strikethrough, for deletion, and highlighted, for addition.

- ~~c. Cardholder(s) of HSBC Platinum Credit Cards that were approved before 15 April 2013, but did not perform a one-time registration via SMS as defined in Clauses 12 below;~~

c. **Cardholder(s) of company and/or corporate HSBC Credit Cards.**
- “Contactless Purchases” refers to purchases made using HSBC Credit Card via either Mastercard Tap & go™, Visa payWave or Samsung Pay through a contactless terminal near a point-of-sale terminal, as defined in Clause 18 below.**

7. "Additional Reward Points" refers to additional RP awarded for below category of spend:
- ~~"Participating Shopping Mall – Group A" or "Malls A" defined in clause 21 below;~~ "Contactless Purchases" defined in Clause 18 below and/or
  - "Groceries" defined in Clause 19 below; and/or
  - "Online Shopping" defined in Clause 20 below; and/or
  - ~~"Participating Shopping Mall" – Group B" or "Malls B" defined in clause 22 below~~ "Overseas Spend" defined in Clause 21 below.
8. "Eligible Spend" collectively refers to transactions eligible for Reward Points and Additional Reward Points (if applicable) as defined in Clauses 16, 17, and Clauses 21 to 23 below in Clauses 13, Clauses 18 to 21 below.

~~REGISTRATION CRITERIA FOR HSBC CREDIT CARDS APPROVED BEFORE 15 APRIL 2013~~

~~12. To participate in this Programme, Eligible Cardholders who have had their HSBC Credit Card approved before 15 April 2013 are required to perform a one-time registration via SMS.~~

~~SMS Registration process is as follows:~~

- ~~SMS: S4<space>your 16 digit HSBC Credit Cards number to 63839.~~
- ~~Eligible Cardholders who receive an SMS invitation from HSBC Bank to participate in this Programme must follow the instruction to register as stated therein.~~

~~Standard telecommunication charges will apply for each SMS sent.~~

~~For avoidance of doubt, Eligible Cardholders who have had their HSBC Credit Card approved on or after 15 April 2013 will participate in this Programme automatically and therefore no registration is required.~~

~~13. Registration may be performed by the primary Eligible Cardholders only.~~

~~14. Upon successful registration, the Eligible Cardholder will receive a confirmation via SMS. Such confirmation will be sent to the mobile number used for the registration and the confirmation SMS will cost the Eligible Cardholder RM0.30.~~

~~15. In the event the SMS is incomplete/invalid, an SMS will be sent to the Eligible Cardholder at no cost notifying them to re-register via SMS. However, the Eligible Cardholder must ensure that they have keyed in the correct HSBC Credit Card number in the SMS.~~

14. In addition to the 1x RP, Eligible Cardholders also stand to receive Additional Reward Points for below category of spend subject to the Additional Reward Points Cap:

- a. 7x Additional Reward Points for Contactless Purchases per Clause 18 below; and/or
- b. 4x Additional Reward Points for spend at ~~Malls A per Clause 21~~ on Groceries per Clause 19 below; and/or
- c. 4x Additional Reward Points for spend on Online Shopping per Clause 20 below; and/or
- d. ~~7x at Additional Reward Points for spend at Malls B per Clause 22~~ 4x Additional Reward Points for spend on Overseas Spend per Clause 21 below.

15. Each category of spend is subject to Additional Reward Points Cap of ~~10,000~~ Additional Reward Points per category per month, as below:

- a. Contactless Purchases: capped at 3,000 Additional Reward Points
- b. Groceries: capped at 3,000 Additional Reward Points
- c. Online Shopping: capped at 3,000 Additional Reward Points
- d. Overseas Spend: capped at 6,000 Additional Reward Points

16. The total RP earned based on category of spend as per Table 1 below:

Table 1: Additional Reward Points Based on Category of Spend

	Category	1x RP	Additional Reward Points	Total RP	Additional Reward Points Cap
(a)	Contactless Purchases <del>Malls A (see Clause 21 below for eligible spend requirements and list of participating shopping malls;</del>	1x RP per Clause 13 above Clause 16 above	7x Additional Reward Points for Eligible Spend per Clause 18 below 4x Additional Reward Points for Eligible Spend per Clause 18 below	8x 5x	3,000 10,000
(b)	Groceries <del>Malls B (see Clause 22 below for eligible spend requirements and list of participating shopping malls;</del>	1x RP per Clause 13 above 1x RP per Clause 16 above	4x Additional Reward Points for Eligible Spend per Clause 19 below 7x Additional Reward Points for Eligible Spend per Clause 19 below	5x 8x	3,000 10,000

(c)	Online Shopping (see Clause 20 below for list of Participating Merchant Partners)	1x RP per Clause 13 above.	4x Additional Reward Points for Eligible Spend per Clause 20 below	5x	3,000
(d)	Overseas Spend	1x RP per Clause 13 above	4x Additional Reward Points for Eligible Spend per Clause 21 below	5x	6,000

17. For clarity, Reward Points will be awarded based on transaction posted to the Eligible Cardholder's credit card account and rounded down to the nearest Ringgit.

For example:

Customer spent RM1500 with the HSBC Credit Card, the Total Reward Points earned are illustrated in Table 2a and 2b below:

Customer makes a utility bill payment of RM350.80, with the HSBC Credit Card, and subsequently spends RM533.35 in Gardens Mall with the same. The 1x RP and Additional Reward Points calculated are illustrated in Table 2 below:

**Table 2a: Illustration of Total RP earned**

	Category	Spend amount	Calculation	Total RP
(a)	Contactless: Dining	RM150	150 (RM150 x 1x) + 1,050 (RM150 x 7x)	1,200
	Utility Bill	RM350.80	350 (rounded down to the nearest Ringgit)	350
	Pharmacy	RM80	80 (RM80 x 1x) + 560 (RM80 x 7x)	640
(b)	Groceries Spend in Gardens Mall	RM300 RM533.35	300 (RM300 x 1x) + 1,200 (RM300 x 4x) 533 (RM533 x 1x) + 3,731 (RM533 x 4x)	1,500 4,264
(c)	Petrol	RM200	0 (Petrol transactions do not earn RP)	0
(e)	Online Shopping: Lazada	RM500	500 (RM500 x 1x) + 2000 (RM500 x 4x)	2,500
(f)	Overseas	RM100	100 (RM100 x 1x) + 400 (RM100 x 4x)	500
(g)	Utility bills paid through JomPay	RM170	0 (JomPay transactions do not earn RP)	0
<b>Total</b>		<b>RM1,500</b>		<b>6,340</b>
<b>TOTAL REWARD POINTS EARNED</b>				<b>4,614</b>

**Table 2b: Illustration of Total RP earned where Additional Reward Points Cap is met.**

	Category	Spend amount	Calculation	Total RP
(a)	Contactless: Dining	RM150	150 (RM150 x 1x) + 1,050 (RM150 x 7x)	1,200
	Pharmacy	RM80	80 (RM80 x 1x) + 560 (RM80 x 7x)	640
	Groceries	RM250	250 (RM250 x 1x) + 1,750 (RM250 x 7x). But only 1,390 Additional RP awarded due to cap of 3,000 Additional RP	1,640
(b)	Groceries	RM50	50 (RM50 x 1x) + 200 (RM50 x 4x)	250
(c)	Petrol	RM200	0 (Petrol transactions do not earn RP)	0
(e)	Online Shopping : Lazada	RM500	500 (RM500 x 1x) + 2000 (RM500 x 4x)	2,500
(f)	Overseas	RM100	100 (RM100 x 1x) + 400 (RM100 x 4x)	500
(g)	Utility bills paid through JomPay	RM200	0 (JomPay transactions do not earn RP)	0
	<b>Total</b>	<b>RM1,500</b>		<b>6,730</b>

18. Contactless Purchases eligible for 7x Additional RP are those that:

- a. Are posted to the Eligible Cardholder's HSBC Credit Card account for local retail spend made through Mastercard Tap & go™, Visa payWave or Samsung Pay; and
- b. **Excludes** those stated in Clause 13 above, Overseas Spend, insurance and utility payments.

19. Groceries spend eligible for 4x Additional RP are those that:

- a. Are posted to the Eligible Cardholder's HSBC Credit Card account for local retail spend made in MCC 5411 or 5499; and
- b. **Excludes** those stated in Clause 13 above, all Contactless Purchases, Overseas Spend, and Online Shopping.

20. Online Shopping spend eligible for 4x Additional RP are those that:

- a. Are posted to the Eligible Cardholder's HSBC Credit Card account for local spend where transactions are made in Malaysian Ringgit via the internet in the Participating Merchants listed in **Table 3** below; and
- b. **Excludes** those stated in 13 above, Overseas Spend made in foreign currency, online insurance, and utility payments.

**Table 3: List of Participating Merchants for Online Shopping**

No.	Participating Merchants
1.	Lazada
2.	Fave
3.	Grab
4.	Shopee
5.	HappyFresh
6.	Zalora
7.	Malindo (until 31 December 2019)
8.	Hermo (until 31 December 2019)
9.	Klook (until 30 June 2020)

**21. Overseas Spend eligible for 4x Additional RP are those that:**

- a. Are posted to the Eligible Cardholder's HSBC Credit Card account for overseas spend made in foreign currency outside Malaysia; and
- b. Excludes those stated in Clause 13 above, all local spend, all Contactless Purchases, online spend, insurance, and utility payments.

~~21. Spend in Malls A eligible for 4x Additional Reward Points are those that:~~

- ~~a. Are posted to the Eligible Cardholder's HSBC Credit Card account;~~
- ~~b. Includes local retail spend made in Participating Merchant listed only in Table 3 below; and selected outlets (the list is available at the following link in the Bank's public website [www.hsbc.com.my/mall-MID](http://www.hsbc.com.my/mall-MID)) in the Participating Shopping Malls listed in Table 2A below (limited to the following Merchant Category Codes: Fashion, Electrical, Furniture, Gadgets, Jewellery, Entertainment, Groceries and Dining); and~~
- ~~c. Excludes those stated in Clause 12 above<sup>16</sup> above, all contactless, overseas spend, online insurance and utility payments.~~

**Table 2A: List of Shopping Malls for 4X Reward Points ("Malls A")**

No.	Shopping Malls
<b>Klang Valley</b>	
1.	Bangsar Shopping Centre
2.	Bangsar Village
3.	Lot 10
4.	Publika Shopping Gallery
5.	Hartamas Shopping Centre
6.	Pavilion Kuala Lumpur
7.	Suria KLCC
8.	Sungei Wang Plaza
9.	Sege
10.	Starhill Gallery
11.	1 Utama

12.	The Curve
13.	IPC Shopping Centre
14.	Paradigm Mall
15.	Tropicana City Mall
16.	Empire Shopping Gallery
17.	Sunway Pyramid
18.	Setia City Mall
19.	Sunway Putra Mall
20.	Atria Shopping Gallery
21.	Nu Sentral
22.	IOI City Mall
<b>Penang</b>	
23.	Gurney Plaza
24.	Queensbay Mall
25.	Gurney Paragon Mall
26.	Sunway Carnival
<b>Johor</b>	
27.	KSL
28.	Aeon Tebrau City
29.	Sutera Mall
30.	Johor Premium Outlet
31.	Johor Bahru City Square
<b>East Malaysia</b>	
32.	One Borneo

22. Spend in Malls B eligible for 7x Additional Reward Points are those that:
- Are posted to the Eligible Cardholder's HSBC Credit Card account;
  - Includes local retail spend made in selected outlets (the list is available at the following link in the Bank's public website [www.hsbc.com.my/mall](http://www.hsbc.com.my/mall) MID) in the Participating Shopping Malls listed in Table 2B below (limited to the following Merchant Category Codes: fashion, electrical, furniture, gadgets, jewellery, entertainment, groceries and dining); and
  - Excludes those stated in Clause 16 above, all overseas spend, transactions performed over the internet, insurance, and utility payments (refers to Clause 23 on MCC).

**Table 2B: List of Shopping Malls for 4X Reward Points ("Malls B")**

No.	Shopping Malls
<b>Klang Valley</b>	
1.	Midvalley Megamall
2.	The Gardens Mall



## EXAMPLES:

*Example 1: Cardholder A spent RM3,750 with his HSBC Platinum credit card for the month of January 2019 as illustrated in the table below. Total Reward Points earned by the cardholder is 14,700 Reward Points.*

Posting Date	Spend Category	Spend Amount (RM)	1x RP	Additional Reward Points	Total RP Earned
2 Jan 2019	Shopping at Mid Valley Megamall	500	500 RP	7x RM500 = 3,500 RP	4,000 RP
12 Jan 2019	Coach at Pavilion KL	1,600	1,600 RP	4x RM1,600 = 6,400 RP	8,000 RP
19 Jan 2019	Purchase of AirAsia Ticket	1,000	1,000 RP	-	1,000 RP
26 Jan 2019	Dining at Gardens Mall	150	150 RP	7x RM150 = 1,050 RP	1,200 RP
28 Jan 2019	Overseas Spend	500	500 RP	-	500 RP
<b>Total Spend</b>		<b>RM3,750</b>			
<b>Total Reward Points Earned</b>			<b>3,750 RP</b>	<b>10,950 RP</b>	<b>14,700 RP</b>

*Example 2: Cardholder B spent RM5,500 with his HSBC Platinum credit card for the month of January 2019 as illustrated in the table below. Total Reward Points earned by the cardholder is 25,500 Reward Points.*

Posting Date	Spend Category	Spend Amount (RM)	1x RP	Additional Reward Points	Total RP Earned
2 Jan 2019	Shopping at Mid Valley Megamall	500	500 RP	7x RM500 = 3,500 RP	4,000 RP
4 Jan 2019	Coach at Pavilion KL	1,600	1,600 RP	4x RM1,600 = 6,400 RP	8,000 RP
12 Jan 2019	Purchase of AirAsia Ticket	1,000	1,000 RP	-	1,000 RP
19 Jan 2019	Dining at Gardens Mall	1,500	1,500 RP	7 x RM1,500 = 10,500 RP *(max 6,500 RP)	8,000 RP
26 Jan 2019	Shopping at Sunway Pyramid	900	900	4 x RM900 = 3,600 RP	4,500 RP
<b>Total Spend</b>		<b>RM5,500</b>			
<b>Total Reward Points Earned</b>			<b>5,500 RP</b>	<b>20,000 RP</b>	<b>25,500 RP</b>

*\*Note: Cardholder B can only earn up to 6,500 Additional Reward Points for his transaction on 19 January 2018 as he has reached the 10,000 Additional Reward Points Cap on his transactions at Malls B.*