

## Amendments to Terms & Conditions for HSBC SmartPrivileges Effective 16 January 2023

12 January 2023

Dear Valued Cardholders,

We hereby give notice that this amended Terms & Conditions for HSBC SmartPrivileges will supersede the existing Terms & Conditions for HSBC SmartPrivileges effective 14 January 2023 for all HSBC Cardholders.

The following are the clauses (amended in bold and underlined) which shall reflect the amended Terms & Conditions:

Products/ Services	Clause No.	Amendments
Definition	1	HSBC Bank Malaysia Berhad ( <del>Company Registration</del> <u>Registration</u> No. 198401015221 (127776-V)) (“HSBC Bank”) and “HSBC Amanah” <del>refers to HSBC Amanah Bank Malaysia Berhad (Company Registration</del> <u>Registration</u> No. 200801006421 (807705-X)) (“HSBC Amanah”) and (collectively referred as “HSBC”).
	2	“HSBC Credit Cards” refers to HSBC Premier Travel Credit Card, HSBC /HSBC Amanah Premier World Mastercard Credit Card/-i, HSBC Visa Signature Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Platinum/HSBC Amanah MPower Platinum Credit Card/-i and HSBC Amanah MPower Credit Card/-i; and
	3	“HSBC Debit Cards” refers to HSBC/HSBC Amanah Premier Visa Debit Card/-i, HSBC/HSBC Amanah Advance Visa Debit Card/-i and HSBC/HSBC Amanah Visa Debit Card/-i. <del>where (2) and (3) are issued by HSBC Bank/HSBC Amanah Bank.</del>
Eligibility	4	HSBC SmartPrivileges are available to all <u>cardholders</u> of HSBC/HSBC Amanah Credit Cards/-i and HSBC /HSBC Amanah Debit Cards/-i [“Cardholder(s)”].



	5	All payments must be made with HSBC/ <del>HSBC Amanah</del> Credit Cards/ <del>i</del> or HSBC/ <del>HSBC Amanah</del> Debit Cards/ <del>i</del> to enjoy the offers from the HSBC SmartPrivileges for shopping, dining, health & beauty, travel, <u>golf</u> and hotel ["the Offer(s)"]. Prior reservation is to be made for dining, <u>golf and hotel &amp; golf</u> offers or as indicated in the respective offers.
Reward Points for The Offers	6	There are no reward points awarded for purchases made via HSBC <del>Bank</del> Debit Cards and HSBC Amanah Credit/ <u>Debit</u> Cards.
	7	The Reward Points or Air Miles (where applicable) given out under HSBC SmartPrivileges for purchases made on HSBC Bank Credit Cards are subject to the <u>Terms and Conditions for HSBC Rewards &amp; HSBC Premier World Rewards Programme 2023</u> and <u>Terms and Conditions for HSBC Premier Travel Rewards Programme 2023</u> .
General Terms and Conditions	13	<del>In the case of any dispute relating to HSBC SmartPrivileges, the decision of HSBC shall be final.</del> <u>HSBC's decision on all matters relating to this Terms and Conditions shall be final and binding.</u>
	14	All Offers for goods and services featured in the HSBC SmartPrivileges microsite and/or any other communication material(s) are valid for credit <u>cards/-i</u> and/or debit cards/-i issued by HSBC/ <del>HSBC Amanah Bank Malaysia Berhad</del> only.
	15	HSBC reserves the right at its absolute discretion to vary, delete or add to any of these Terms <del>&amp;</del> <u>and</u> Conditions with 3 days' prior notice.
	17	HSBC may <del>use any of the following modes to communicate to the Cardholder</del> in relation to this HSBC SmartPrivileges <del>to the Cardholders via</del> : i) <del>Individual notice to the Cardholders (whether by written notice or via electronic means) sent to the Cardholders' latest address/email address as maintained in HSBC's records via</del> <u>electronic means</u> ; ii) press advertisements; iii) notice in the Cardholders' credit card <u>statement(s)</u> or bank account <u>composite</u> statement(s); iv) display at its business premises; or v) notice on HSBC's internet website(s);



		<p><del>where such notices shall be deemed to be effective on and from the 4<sup>th</sup> day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3<sup>rd</sup> day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.</del></p> <p><u>such notices shall be deemed to be effective on and from the 4th day after its delivery.</u></p>
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The amended Terms & Conditions for HSBC SmartPrivileges is available [here](#)