

Amended HSBC Bank Malaysia Berhad Cardholder Agreement effective 15 OCTOBER 2020

22 September 2020

Dear Valued HSBC Credit Card Cardholders,

We hereby give notice that this amended Cardholder Agreement will supersede the existing Cardholder Agreement effective 15 October 2020.

Additional clause as below:

- **Clause 6 (g)** has been added to highlight the importance of making Minimum Monthly Payment by the Due Date.

6 (g) Failure to pay your Minimum Monthly Payment by the Due Date, may impact your credit rating as reported to CCRIS (Central Credit Reference Information System).

Amended clause as below:

- **Clause 14** has been amended to remove cross entity set off.

14 The Cardholder authorises the Bank, whether before or after the termination of the Credit Card, to place a hold on the money standing to the credit of any existing account(s) of the Cardholder, of whatever nature, type and description maintained with the Bank or ~~HSBC Amanah Malaysia Berhad~~ (and whether upon maturity or otherwise and whether in Ringgit Malaysia or in any currency) including any joint account(s) with a Supplementary Cardholder and at the end of seven (7) days written notice, to set-off or apply or transfer or utilise any sum standing to the credit of any one or more of such accounts (even if it involves uplifting/withdrawing any deposit/investment before maturity date and/or converting the same into Ringgit Malaysia at the Bank's spot rate of exchange on the day of conversion), in or towards satisfaction of the Cardholder's and/or the Supplementary Cardholder's liability to the Bank under this Agreement (including but not limited to outstanding amounts, legal costs, charges and expenses incurred, if any, in respect of enforcement of this Agreement or recovery of outstanding amounts).

The revised HSBC Bank Malaysia Berhad Cardholder Agreement is available [here](#).