

## HSBC VISA SIGNATURE CREDIT CARD – SHOPPING MALL PROPOSITION REFRESH

### TERMS & CONDITIONS FOR HSBC VISA SIGNATURE CREDIT CARD PROGRAMME (EFFECTIVE 01 MARCH 2023)

7 February 2023

**Dear Valued Customers,**

We are pleased to announce that we refreshed the Shopping Mall Proposition for HSBC Visa Signature Credit Card with an improved new category, effective 01 March 2023. With this change, the existing Terms & Conditions for HSBC Visa Signature Credit Card Programme (effective 01 January 2023) will expire on 28 February and will be replaced with the Amended Terms & Conditions for HSBC Visa Signature Credit Card Programme (effective 01 March 2023), which will apply to all new and existing HSBC Visa Signature Credit Cardholders.

Please find below the new HSBC Visa Signature Credit Card features:

Description	OLD	NEW
Proposition Overview	<b>OVERSEAS SPEND</b>	
	<ul style="list-style-type: none"><li><b>8x Reward Points</b> for Overseas Spend (foreign currency)</li></ul>	No Change
	<b>LOCAL SPEND</b>	
	<ul style="list-style-type: none"><li><b>1x Reward Points</b> on Other Eligible Spend (unlimited)</li></ul>	No Change
	<ul style="list-style-type: none"><li><b>5x Reward Points</b> for all online Spend</li></ul>	No Change
	<ul style="list-style-type: none"><li><b>5x Reward Points</b> for <b>Participating Mall Spend</b></li></ul>	<b>5x Reward Points</b> for <b>Shopping Transactions under the eligible Merchant Category Code (MCC)</b>

The Amended Terms & Conditions for HSBC Visa Signature Credit Card 2023 (effective 01 March 2023) is available at [www.hsbc.com.my](http://www.hsbc.com.my).