

PRODUCT DISCLOSURE SHEET 2018

(Read this Product Disclosure Sheet before you decide to use the HSBC Bank Credit Card. Usage of said HSBC Bank Credit Card is subject to the Cardholder Agreement which forms part of the Universal Terms and Conditions).

HSBC Bank Malaysia Berhad

- HSBC Visa Platinum/Platinum Mastercard® Credit Card
- HSBC Advance Visa Platinum Credit Card
- HSBC Visa Signature Credit Card
- HSBC Premier World Mastercard® Credit Card
- HSBC Premier World Travel Mastercard® Credit Card

1. What is this product about?

This is a Credit Card with a line of credit granted to you by HSBC Bank Malaysia Berhad and where any amount of the credit utilised by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

Please also read the respective Credit Card Welcome Pack which has more information about the product.

2. What will I get from this product?

i) Credit Limit

A credit limit will be granted to you as specified in the respective Credit Card Welcome Pack.

ii) Reward Points

You will receive 1 Reward Point for every ringgit charged to your Visa Platinum/Platinum Mastercard® Credit Card, HSBC Advance Visa Platinum Credit Card, Visa Signature Credit Card and HSBC Premier World Mastercard® Credit Card for retail purchases.

iii) Air Miles

You will receive 1.1 Air Miles for every ringgit spent overseas and 1 Air Mile for every 4 ringgit spent locally in Malaysia on your HSBC Premier Travel Mastercard® Credit Card. The maximum Air Miles you may earn is capped at 20,000 for overseas spend and 30,000 for local spend per calendar month.

iv) Finance Charges

Finance Charges	Annual Rate Per Annum	Remarks
Purchases	15.0%	Tier 1: Cardholders with prompt payments for 12 consecutive months.
	17.0%	Tier 2: Cardholders with prompt payments for 10 months or more in the last 12 months.
	18.0%	Tier 3: Cardholders who do not fall under the above categories.
Cash Advance	18.0%	Of the balance accrued from cash advance amount, calculated on daily basis.
Balance Transfer	Up to 18.0%	Of the amount transferred, calculated on daily basis for a fixed duration.
Cash Instalment Plan	Up to 18.0%	Of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
Balance Conversion Plan	Up to 18.0%	Of the balance accrued from Balance Conversion Plan amount, calculated on reducing balance basis.

To enjoy lower Finance Charges for your retail transactions, you should make at least 10 prompt payments in the last 12 months.

Note: Retail transactions exclude spend on petrol, cash advances, Card Instalment Plan, government related transactions, charitable/non-profitable organisation related transactions, Balance Transfer, Cash Instalment Plan, fees and charges as per the Bank's Tariff and Charges and applicable tax, if any.

3. What are my obligations?

i) Minimum Monthly Payment

5% of the outstanding balance or a minimum of RM50.00, whichever is higher.

ii) Grace Period

- A 20-day grace period will be granted on retail transactions provided all outstanding balances as per the monthly statement of the previous month is fully settled.
- If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting day of the transaction.
- There are no finance charge-free periods on Balance Transfers or Cash Advances.

As the Principal Cardholder, you are liable for all transactions incurred by your Supplementary Cardholders.

4. What are the fees and charges I will have to pay?

Annual Fee		
Card Type	Primary (RM)	Supplementary (RM)
HSBC Platinum Credit Card	240	120
HSBC Platinum Credit Card (Upgraded from Gold)	160	80
HSBC Platinum Credit Card (Upgraded from Gold) originally classic	80	40
HSBC Advance Visa Platinum Credit Card	Waived	Waived
HSBC Visa Signature Credit Card	600	300
HSBC Premier World Mastercard® Credit Card	Waived	Waived
HSBC Premier World Travel Mastercard® Credit Card	600 (Waived the 1st year)	Waived

Please refer to HSBC Tariff and Charges for more details on Annual Fee.

Cash Advance Fee	5% of the amount advanced or a minimum of RM15, whichever is higher. This is incurred for each Cash Advance transaction. 2% of the amount approved. This is incurred for each Cash Instalment Plan less than RM5,000 unless stated otherwise.
Conversion of Overseas Transaction	If the Cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amounts shall be converted at the exchange rate as determined by Visa International or Mastercard® International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.25% as well as any transaction fee charged by Visa International or Mastercard® International.
Sales Draft Retrieval Fee	RM20 per copy.
Additional Statement Request Fee	If the statement is 12 months old or less: RM2 per page. If the statement is more than 12 months old: RM20 per request and RM2 per page.
Credit Card Paper Statement Fee	RM1.00 for each Credit Card paper statement.
Replacement Card Fee	RM50 per card.
Over Limit Fee	Not Applicable.
Service Tax	RM25 per annum for every principal or supplementary credit card.

Fees and charges as per the Bank's Tariff and Charges and applicable tax, if any.

5. What if I fail to fulfil my obligations?

i) Late Payment Fee

Minimum of RM10 or 1% of the outstanding balance, whichever is higher, up to a maximum of RM100.

The charges for late payments must not be added to the outstanding amount in arrears for computing interest rate.

ii) Right to Set-off

HSBC Bank Malaysia Berhad has the right to set-off any credit balance in your account maintained with HSBC Bank or HSBC Amanah Malaysia Berhad against any outstanding balance in this Credit Card Account.

iii) Liability for Unauthorised Transactions

(a) In the situation of a card-present unauthorised transaction requiring PIN verification performed on the Cardholder's Card Account, the Cardholder shall not be liable for the disputed Card Transaction unless the Cardholder is proven to have:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Credit Card;
- (iii) voluntarily disclosed the PIN to another person; or
- (iv) recorded the PIN on the Credit Card, or on anything kept in close proximity with the Credit Card, which could be lost or stolen together with the Credit Card.

(b) In the situation of a card-present unauthorised transaction requiring signature verification or the use of a contactless card performed on the Cardholder's Card Account, the Cardholder shall not be liable for the disputed Card Transaction unless the Cardholder is proven to have:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Credit Card;
- (iii) left the Credit Card or an item containing the Credit Card unattended in places visible and accessible to others except at the Cardholder's place of residence. However, Cardholders are expected to exercise due care in safeguarding the Credit Card even at the Cardholder's place of residence; or
- (iv) voluntarily allowed another person to use the Credit Card.

(c) The Cardholder shall not be held liable for any unauthorised transactions charged to the Credit Card after the Cardholder has notified the Bank, either verbally or in writing, of the lost, stolen or unauthorised use of the Credit Card.

(d) To facilitate the Bank investigating into any report of lost, stolen or unauthorised use of Credit Card, the Bank will require the assistance of the Cardholder to perform the following:

- (i) notwithstanding that the Cardholder may have lodged a verbal report, the Bank will require the Cardholder to complete a written report which may include the completion of a questionnaire; and
- (ii) to provide the Bank with a copy of a police report filed in relation to the loss or theft of the Credit Card.

(e) The Cardholder will not be required to pay the disputed Card Transactions pending investigation by the Bank without prejudice to the Bank's right to claim from the Cardholder the appropriate amount based on the outcome of the investigation.

Please refer to Clause 13 of the Cardholder Agreement which forms part of the Universal Terms and Conditions.

6. What if I fully settle the balance before its maturity? (For Balance Transfer or Flexi Payment Plans)

Please refer to the specific Terms and Conditions for Balance Transfer, Cash Instalment Plan and Balance Conversion Plan on <http://www.hsbc.com.my/1/2//personal-banking/credit-cards>.

7. What are the major risks involved?

- By paying only the minimum monthly payment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when using the Credit Card.
- The finance charges imposed on the outstanding balance for this Credit Card is based on a tiered pricing structure in accordance to your repayment history.
- If you are a retiree or going into retirement soon, it is important to have a repayment plan to pay your monthly Credit Card balances.
- You should notify us immediately after having discovered that your Credit Card is lost/stolen.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us in writing of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I find assistance and redress?

- If you have problems paying for your Credit Card balance, contact us early to discuss repayment alternatives. You may contact us at:

HSBC Bank Malaysia Berhad Card Services
P.O. Box 13688
50818 Kuala Lumpur
Tel: 03-8321 5400 or 1300-88-1388
Website: www.hsbc.com.my

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You may contact AKPK at:

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1-800-88-2575
E-mail: enquiry@akpk.org.my

If you are interested to be educated on proper use of credit and basic money management for prudent financial management and discipline, please consider the “Pengurusan Wang Ringgit Anda” Programme (POWER) managed by AKPK. For further information or to enrol for the programme, please call AKPK at 1-800-88-2575 or visit the website at www.akpk.org.my.

- If you wish to lodge a complaint about the products or services provided by us or if you have any enquiries, you may contact us at:

HSBC Bank Malaysia Berhad Card Services
P.O. Box 13688
50818 Kuala Lumpur
Tel: 03-8321 5400 or 1300-88-1388
Website: www.hsbc.com.my

- If your query or complaint was not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-2174 1515
E-mail: bnmtelelink@bnm.gov.my

10. Where can I get further information?

Should you require additional information on Credit Cards, please refer to the banking info booklet on ‘Credit Cards’ available at all HSBC Bank branches and website www.bankinginfo.com.my.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 01/09/2018.

Issued by HSBC Bank Malaysia Berhad (Company No. 127776-V)