

PRODUCT DISCLOSURE SHEET

(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 granted and Product Benefits (i.e. Rewards Points or Air Miles earned) as stated in the respective Credit Card Welcome Pack.**

ii) **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	18.0%	Of the balance accrued from Balance Transfer amount, calculated on daily basis.
Balance Transfer Instalment	Up to 18.0%	Of the balance accrued from Balance Transfer Instalment amount, calculated on reducing balance basis.
Cash Instalment Plan	Up to 18.0%	Of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
Auto Balance Conversion	Up to 18.0%	Of the balances accrued from Auto Balance Conversion 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.
Relief Balance Conversion	Up to 18.0%	Of the balance accrued from Relief Balance Conversion amount, calculated on reducing balance basis.
Card Instalment Plan	Up to 18.0%	Of the balance accrued from Card Instalment 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.

iii) Auto Balance Conversion (ABC) programme:

Applicable to selected cardholder who meet the following eligibility criteria:

- a. Annual income less or equal to RM60,000
- b. Payment ratio* in the last 12 months is less or equal to 10%

*Payment ratio = Total payment made in the last 12 months/Total statement balance of last 12 months

Eligible cardholders will be automatically assessed and enrolled for ABC programme every 12 months with notice upon meeting the eligibility criteria. For more information and product terms and conditions, refer to www.hsbc.com.my/abc.

3. What are my obligations?

i) Minimum Monthly Payment

5% of the Current Balance + 100% monthly instalment of Credit Card Instalment Plan (if any) + and any unpaid minimum payment specified in the preceding months' Card statement, OR, RM50 whichever is higher.

Credit Card Instalment Plan means all instalment plans include but not limited to Card Instalment Plan (IPP), Cash Instalment Plan (CIP), Balance Transfer Instalment (BTI), Balance Conversion Plan (BCP) and Auto Balance Conversion (ABC).

ii) Grace Period

Grace Period means an interest-free/finance charge-free period of at least 20 days for all transactions if you made full payment for the previous Card Statement by the stipulated Payment Due Date, provided there is no outstanding in Cash Advance and/or Balance Transfer in Your previous Card Statement.

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% 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.
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 Malaysia Berhad against any outstanding balance in this Credit Card Account.

iii) Liability for Unauthorised Transactions

Cardholder must always take reasonable precautions to prevent loss or theft of their credit card and not to disclose PIN to unauthorised person. If Cardholder discovered that the credit card is lost, stolen or there are unauthorised transactions charged to credit card, or the PIN may have been compromised, Cardholders must: (i) inform the Bank immediately; (ii) lodge a police report; and (iii) thereafter notify the Bank with a copy of police report. Cardholder shall not be liable for the disputed card transaction unless if it is found that they have (i) acted fraudulently; or (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/theft of the credit card(s) or of the unauthorised transaction(s) on the credit card(s); or (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; (v) have left the credit card or an item containing the card unattended in places visible and accessible to others; or (vi) voluntarily allowed another person to use the credit card. Failing which, the Bank can impose the full amount of the unauthorised transactions (including applicable interest and late payment charges) on the Cardholder.

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

6. What if I fully settle the balance before its maturity?

For Card Instalment Plan, Cash Instalment Plan, Balance Transfer Instalment, Balance Conversion Plan and Auto Balance Conversion Programme:

Cardholders may at any time settle outstanding principal amount in full by calling in to HSBC Contact Centre. Once the request is processed, cardholders are required to pay outstanding principle amount in full together with fees and charges (if any). Please refer respective programme Terms and Conditions on www.hsbc.com.my.

7. What are the major risks involved?

- If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your payment capacity when using the Credit Card.
- If you use your credit card to make payment for other financing, it may cost you more.
- You should notify us immediately after having discovered the loss or unauthorised use of your credit card.
- We are entitled to with notice set off/terminate other credit facilities that you have with us in accordance with the terms and conditions of the Cardholder Agreement.
- Failure to pay your Minimum Monthly Payment by the Due Date, may impact your credit rating as reported to CCRIS (Central Credit Reporting Information System).

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

It is important that you inform us 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 and wish to discuss on repayment alternatives or if you wish to lodge a complaint about product or services, 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.

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 03 2616 7766 or visit the website at www.akpk.org.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: bnmteleshop@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 01/11/2022.

Issued by HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V))