

AMENDED TERMS & CONDITIONS FOR HSBC ADVANCE REWARD POINTS PROGRAMME 2018 (“PROGRAMME”)

28 May 2018

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Advance Reward Points Programme 2018 (“Programme”) will be amended with effect from 1 June 2018 for all new and existing HSBC Advance credit cardholders.

Updates to the Terms & Conditions are as follows:

- **Clause 4 and 10(b)** in the Programme Terms & Conditions has been amended to revise the definition of Eligible Spend.
- **Clause 5** has been amended to include the MCC codes for Government services and Charitable organisations

The Terms & Conditions for HSBC Advance Reward Points Programme 2018 (“Programme”) is at available at [click here](#).