

Date: 31st December 2019

Changes in Points for HSBC Rewards Programme & HSBC Premier World Rewards Programme

Dear valued HSBC Bank Credit Card cardholders,

We would like to inform that there will be a change to the points required for redemption as shown below:

Programme Type	Redemption Type	Current Points / Air Miles	New Points / Air Miles Required	Effective Date
HSBC Rewards	Vouchers	45,000	50,000	1 st February 2020
HSBC Rewards (Visa Signature Online Vouchers)	Vouchers	30,000	35,000	1 st February 2020
HSBC Premier World Rewards	Vouchers	39,000	42,000	1 st February 2020
	1,000 Enrich Miles	10,500	13,000	1 st February 2020

To make a redemption, please visit <https://www.hsbc.com.my/rewards>.

Thank you for your continued support of HSBC Bank.