

AMENDMENTS TO THE HSBC BANK CARDHOLDER AGREEMENT

3 December 2021

Dear Valued Customers,

We hereby give notice that new Cardholder Agreement will supersede the existing Cardholder Agreement effective 24 December 2021.

Amended clauses as below:

Current Terms and Conditions (November 2021 Edition)	Revised Terms and Conditions (December 2021 Edition)
2 ix (a). Cash withdrawal using the Credit Card at Automated Teller Machine (“ATM”) or over the counter at the Bank’s branch.	2 ix (a). Cash withdrawal using the Credit Card at Automated Teller Machine (“ATM”).
Appendix 1 3 (c) You cannot use your Mobile Card for cash withdrawals or cash advance over the counter. A Mobile Card cannot be linked to a bank deposits account.	Appendix 1 3 (c) You cannot use your Mobile Card for cash withdrawals or cash advance. A Mobile Card cannot be linked to a bank deposits account.

The revised HSBC Bank Cardholder Agreement (December 2021 edition) is available [here](#).

HSBC Malaysia Bank Berhad 198401015221 (127776-V)