

Terms & Conditions for HSBC SmartPrivileges Effective 1 January 2022

15 December 2021

Dear Valued Cardholders,

We hereby give notice that this amended Terms & Conditions will supersede the existing Terms & Conditions for HSBC SmartPrivileges from 1 January 2022 for all HSBC and HSBC Amanah Cardholders.

Changes have been amended in bold, underlined and struck through as follows:

Products/ Services	Clause No.	Amendments
Definition	1	"HSBC Bank " refers to HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) and "HSBC Amanah Bank " refers to HSBC Amanah Bank Malaysia Berhad (Company No. 200801006421 (807705-X)) <u>and collectively referred as "HSBC";</u>
	3	"HSBC Debit Cards" refers to HSBC/ <u>HSBC Amanah</u> Premier Visa Debit Card/ <u>i</u> , HSBC/ <u>HSBC Amanah</u> Advance Visa Debit Card/ <u>i</u> and HSBC/ <u>HSBC Amanah</u> Visa Debit Card/ <u>i</u> , where (B) and (C) <u>(2) and (3)</u> are issued by HSBC <u>Bank/HSBC Amanah Bank</u> .
Reward Points for The Offers	6	There are no reward points awarded for purchases made via HSBC Debit Cards <u>and HSBC Amanah Credit Cards</u> .
	7	The Reward Points <u>or Airmiles (where applicable)</u> given out under HSBC SmartPrivileges for purchases made on HSBC <u>Bank</u> Credit Cards are subject to the <u>Terms and Conditions for HSBC Rewards</u> and <u>Terms and Conditions for HSBC Premier Travel Rewards Programme 2021</u> .
General Terms and Conditions	16	These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 4 <u>17</u> , shall prevail over any provisions or representations contained in any other promotional materials advertising the HSBC SmartPrivileges.

The revised Terms & Conditions for HSBC SmartPrivileges is available [here](#).

