

NEW ADDED CREDIT CARD PROPOSITION FEATURE

TERMS & CONDITIONS

For HSBC Premier Travel Credit Card, HSBC Premier World Mastercard Credit Card, HSBC Signature Credit Card and HSBC Platinum Credit Card

(EFFECTIVE 1 October 2021)

10th September 2021

Dear Valued Customers,

We are pleased to announce that we will be adding a New Charity Proposition Feature for HSBC Bank Credit Cards, effective 1st October 2021. Previously, the Charity Proposition was launched on 14th December 2020 for HSBC Amanah Credit Cards. Now, this proposition will be extended to all HSBC Bank Credit Cards on the Effective Date. With this New Feature, the existing Terms & Conditions (T&C) for HSBC Bank Credit Cards listed below will be revised:

- i. HSBC Premier Travel Credit Card
- ii. HSBC Premier World Mastercard Credit Card
- iii. HSBC Visa Signature Credit Card
- iv. HSBC Platinum Credit Card (both Visa and Mastercard)

Summary of updated features for Conventional Cards:

Credit Card Types	HSBC Premier Travel	HSBC Premier World Mastercard	HSBC Visa Signature	HSBC Platinum
Proposition Features	Existing Proposition Feature			
	<ul style="list-style-type: none"> Earn 1.1 Air Miles for every RM1 overseas spend 	<ul style="list-style-type: none"> 8x Reward Points on Contactless Payments 5x Reward Points on Groceries and Selected Online Shopping 10x Rewards point on overseas face-to-face spending 	<ul style="list-style-type: none"> 8x Reward Points on Overseas Spend 5x Reward Points on local participation in malls nationwide and online spend 	<ul style="list-style-type: none"> 8x Reward Points on Contactless Spend 5x Reward Points on Online, Groceries and Overseas Spend
	*Terms & Conditions apply			
	New Added Proposition Feature Charity Proposition			
	<ul style="list-style-type: none"> The Bank will make a Charity Donation to the Selected Charity Organization(s) which is equivalent to 1% of the Eligible Charity Spend made by Eligible Cardholders, up to a maximum of RM500,000 per year (“Annual Charity Donation Capping”). The Annual Charity Donation Capping is a shared capping among HSBC’s participating credit card programmes and is pooled together with HSBC Amanah Malaysia Berhad’s participating credit card-i programmes. Eligible Charity Spend refers to transactions made at charitable/non-profitable organisation(s) which correspond with the following Merchant Category Codes: (8398,8641,8661) The Charity Donation will be donated on a quarterly basis to the Selected Charity Organization(s) and the amount of the Charity Donation will be equally divided amongst the Selected Charity Organization(s). Each Selected Charity Organization can receive Charity Donation up to a maximum annual limit of 15% of its gross annual income. An illustration is provided in the Term & Conditions on how the Charity Donation amount will be divided amongst the Selected Charity Organizations. The Bank will provide a notice on the Bank’s public website on a yearly basis on the total Charity Donation amount donated to the Selected Charity Organization(s). The List of participating credit card/-i(s) and Selected Charity Organizations is available here. 			
*Terms & Conditions apply.				



Here are the Terms & Conditions for [HSBC Premier Travel Credit Card](#), [HSBC Premier World Mastercard Credit Card](#), [HSBC Visa Signature Credit Card](#) and [HSBC Platinum Credit Card](#).

Detailed updates / Changes to the Terms & Condition for [HSBC Premier Travel Credit Card](#), [HSBC Premier World Mastercard Credit Card](#), [HSBC Visa Signature Credit Card](#) and [HSBC Platinum Credit Card](#).

Do you have a question about the Charity Donation proposition feature? Click [here](#) to see answers to the most frequently asked questions.