

Amendment of HSBC Amanah Cardholder Agreement

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Amanah Cardholder Agreement will be amended effective 4 August 2026 (August 2026 Edition). This Amended Terms & Conditions shall supersede the existing HSBC Amanah Cardholder Agreement, March 2026 Edition.

The following are the clauses which shall reflect the Amended Terms & Conditions (strikethrough wordings are removed and replaced with the highlighted wordings in yellow):

"Ceiling Profit"	means the total amount of profit calculated based on the Ceiling Profit Rate applied over 6 years the Murabahah Contract Period based on the Bank's Purchase Price.
"Murabahah Contract Period"	means the tenure of contracting the Credit Card-i i.e. 6 years commencing from the date of first utilisation of the credit limit date of Commodity Murabahah transaction, subject to early renewal unless renewed or terminated in accordance with this Agreement. For avoidance of doubt, this is a Shariah contractual period and is distinct from the card expiry date printed on the physical card.
4. Agency (Wakalah) Appointment and Scope of Work	Following the consent obtained under Clause 3(a) above, such appointment for the Bank to act as Your purchase agent and sale agent shall be effective from the date of approval of Your Credit Card-i application and shall apply to and be sufficient for the duration of the Murabahah Contract Period including any subsequent Credit Card-i renewal/ reissuance or variation to the Credit Limit of Your Credit Card-i
D. Usage of Credit Card-i	18(ii) shall not use the Credit Card-i for or in connection with any unlawful activity or purpose. The Credit Card-i shall not be used at non-halal merchants categorized by Merchant Category Codes (MCCs) as below (and any other non-Shariah-compliant merchants which will be informed by the Bank from time to time):

	<table> <tr> <th>MCC</th><th>Description</th></tr> <tr> <td>5921</td><td>Package Store – Beer, Wine, Liquor</td></tr> <tr> <td>5993</td><td>Cigar Store & Stands</td></tr> <tr> <td>7273</td><td>Dating Services</td></tr> <tr> <td>7297</td><td>Massage Parlors</td></tr> <tr> <td>7800</td><td>Government Owned Lotteries</td></tr> <tr> <td>7801</td><td>Government Licensed On-Line Casino</td></tr> <tr> <td>7802</td><td>Government Licensed Horse/Dog Racing</td></tr> <tr> <td>7995</td><td>Betting</td></tr> <tr> <td>9406</td><td>Government Owned Lotteries</td></tr> </table>	MCC	Description	5921	Package Store – Beer, Wine, Liquor	5993	Cigar Store & Stands	7273	Dating Services	7297	Massage Parlors	7800	Government Owned Lotteries	7801	Government Licensed On-Line Casino	7802	Government Licensed Horse/Dog Racing	7995	Betting	9406	Government Owned Lotteries
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All other terms and conditions remain unchanged. The Amended Terms & Conditions for of HSBC Amanah Cardholder Agreement is available [here](#).

Issued by: HSBC Amanah Malaysia Berhad