

**AMENDED TERMS & CONDITIONS FOR HSBC VISA SIGNATURE CREDIT CARD PROGRAMME  
(EFFECTIVE 01 October 2023)**

8 September 2023

**Dear Valued Customers,**

We hereby give notice that this Amended Terms & Conditions for HSBC Visa Signature Credit Card Programme shall supersede the existing Terms & Conditions effective on 01 October 2023.

The amendments are listed below:

Clause	Amendments (effective 01 October 2023)				
15 (d)	Removed  <div style="border: 1px solid black; padding: 5px;"> <p><del>d. Transactions for or into e-wallet(s) that allow You to transfer or withdraw money from the e-wallet(s) to another account, bank account, ATM or e-wallet(s).</del></p> </div>				
17	Amended to breakdown Additional Reward Points capping for each category of spend.  <div style="border: 1px solid black; padding: 5px;"> <p>Each category of spend is subject to Additional Reward Points Cap per month, as below</p> <ul style="list-style-type: none"> <li>a. Shopping Transactions: capped at 15,000 Additional Reward Points</li> <li>b. Online Transactions: capped at 15,000 Additional Reward Points</li> <li>c. Overseas Spend: capped at 15,000 Additional Reward Points</li> </ul> </div>				
21 (c)	Amended to remove exclusion of e-wallet(s) transactions.  <div style="border: 1px solid black; padding: 5px;"> <p>21. Spend on <u>Online Transactions</u> eligible for 4x Additional Reward Points are those that:</p> <ul style="list-style-type: none"> <li>a. Are posted to Your HSBC Credit Card account; and</li> <li>b. <b>Includes</b> local spend where transactions are made via the internet in Malaysian Ringgit; and</li> <li>c. <b>Excludes</b> those stated in Clause 15 above, overseas spend made in foreign currency, insurance, and utility payments (refers to Clause 23 for MCC). <del>and transactions for or into e-wallet(s) that allow You to transfer or withdraw money from the e-wallet(s) to another account, ATM or e-wallet(s).</del></li> </ul> </div>				
Clause 47, Table 4: The Charity Merchant Category Code (MCC)	<p><b>Table 4: The Charity Merchant Category Code (MCC)</b></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Merchant Category Code ("MCC")</th> </tr> </thead> <tbody> <tr> <td>Charitable organization</td> <td align="center">8398, <del>8641, 8661</del></td> </tr> </tbody> </table>	Category	Merchant Category Code ("MCC")	Charitable organization	8398, <del>8641, 8661</del>
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The Amended Terms & Conditions for HSBC Visa Signature Credit Card 2023 (effective 01 October 2023) is available at [here](#).