

AMENDED TERMS & CONDITIONS FOR HSBC BANK PERKS@WORK PROGRAMME

7 January 2026

Dear Valued Customers,

We hereby give notice that there will be changes to the Programme Offers for HSBC Bank Perks@Work Programme:

- (i) Effective **1 February 2026**:
 - a. HSBC Credit Card annual fee waiver up to 3 years will be discontinued for any new principal HSBC Credit Card approved on or after 1 February 2026.
 - b. Fee waiver for all successful cash withdrawals performed via MEPS' Shared ATM Network will be discontinued for new customers.
- (ii) Effective **1 April 2026**, fee waiver for all successful cash withdrawals performed via MEPS' Shared ATM Network will be discontinued for existing customers.

Following the changes above, HSBC Bank Perks@Work Programme Terms and Conditions will be revised with effect from **1 February 2026**.

Below are the amendments made to the HSBC Bank Perks@Work Programme Terms and Conditions:

Clause	Details of amendments
3 (Notes section)	Inserted new footnote 6 and 7 as below: <ul style="list-style-type: none">6. HSBC credit card annual fee waiver up to 3 years offered under this Programme will be discontinued for new principal HSBC credit card approved on and after 1 February 2026.7. Fee waiver for all successful cash withdrawals performed via MEPS' Shared ATM Network will be discontinued for new customers effective 1 February 2026, and for existing customers effective 1 April 2026.
10	Inserted remark that fee waiver for cash withdrawals performed via MEPS Shared ATM Network will be discontinued effective 1 February and 1 April 2026 respectively. 10. MEPS Shared ATM Network <ul style="list-style-type: none">- <i>No longer offered to new customers effective 1 February 2026.</i><i>To be discontinued for existing customers effective 1 April 2026.</i> Eligible Customers may enjoy fee waiver for all successful cash withdrawals performed via MEPS' Shared ATM Network except cash withdrawals made at HOUSe ATM Network (i.e. HSBC, OCBC, UOB and Standard Chartered).

11	<p>Inserted remark that HSBC Credit Card annual fee waiver will no longer be offered to new principal HSBC Credit Card approved on and after 1 February 2026.</p> <p>11. HSBC Credit Card annual fee waiver</p> <ul style="list-style-type: none"> - <i>No longer offered to any new principal HSBC Credit Card approved on or after 1 February 2026</i> <p>Eligible Customers may enjoy up to 3 years of credit card annual fee waiver for new principal HSBC Credit Card applied upon joining this Programme, subject to HSBC Bank's approval.</p>
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For the amended Terms and Conditions for HSBC Bank Perks@Work Programme, please refer to HSBC website > Banking > Important Information > Notices