



REVISION OF TERMS AND CONDITIONS FOR HSBC ADVANCE SPEND & MAINTAIN 2026

7 April 2026

Dear Valued Customers,

Kindly take note of the following changes made to the Terms and Conditions for HSBC Advance Spend & Maintain 2026 effective 10 April 2026, in bold and underlined. Check-In Dates are dates where an Eligible customer needs to maintain a Total Relationship Balance (TRB) of RM50,000.

Existing Terms and Condition		Revised Terms and Condition	
Clause 12, Table 3:		Clause 12, Table 3:	
Customer Joined Month	Dates where Eligible Customer needs to maintain TRB of RM50,000	Customer Joined Month	Dates where Eligible Customer needs to maintain TRB of RM50,000 ("<u>Check-In Dates</u>")
April 2026	29 th May 2026 or 30 th June 2026	April 2026	29 th May 2026 or 30 th June 2026
May 2026	30 th June 2026 or 31 st July 2026	May 2026	30 th June 2026 or 31 st July 2026
June 2026	31 st July 2026 or 30 th August 2026	June 2026	31 st July 2026 or 30 th August 2026
July 2026	30 th August 2026 or 30 th September 2026	July 2026	30 th August 2026 or 30 th September 2026
August 2026	30 th September 2026 or 30 th October 2026	August 2026	30 th September 2026 or 30 th October 2026
September 2026	30 th October 2026 or 30 th November 2026	September 2026	30 th October 2026 or 30 th November 2026

Clause 13:			Clause 13:		
Product(s) Applied For	Rewards	Fulfilment Method & Timeline	Product(s) Applied For	Rewards	Fulfilment Method & Timeline
Credit Card & Savings Account	RM200 Cashback + Samsonite Luggage	<ul style="list-style-type: none"> Cashback will be credited to Eligible Customer's Participating Credit Card/-i within 120 days after the Welcome Period or respective specified dates in Table 3 above where Eligible Customers met the TRB of RM50,000 requirement, whichever comes later. The Cashback will be reflected in the participating credit card statement in the following month after crediting. Samsonite Luggage will be delivered to the address as per HSBC record within 16 weeks after the Welcome Period or account opening date whichever comes later. 	Credit Card & Savings Account	RM200 Cashback + Samsonite Luggage	<ul style="list-style-type: none"> Cashback will be credited to Eligible Customer's Participating Credit Card/-i within 120 days after the Welcome Period or Check In Dates in Table 3 above where Eligible Customers met the TRB of RM50,000 requirement, whichever comes later. The Cashback will be reflected in the participating credit card statement in the following month after crediting. Samsonite Luggage will be delivered to the address as per HSBC record within 16 weeks after the Welcome Period or account opening date whichever comes later.

For the amended Terms and Conditions for Amended HSBC Advance Spend & Maintain 2026, please refer to <https://www.hsbc.com.my/help/important-information/#notices>

For more information, please refer to <https://www.hsbc.com.my/advance/>