

HSBC VISA SIGNATURE CREDIT CARD – SHOPPING MALL PROPOSITION REFRESH

TERMS & CONDITIONS FOR HSBC VISA SIGNATURE CREDIT CARD PROGRAMME (EFFECTIVE 01 MARCH 2023)

7 February 2023

Dear Valued Customers,

We are pleased to announce that we refreshed the Shopping Mall Proposition for HSBC Visa Signature Credit Card with an improved new category, effective 01 March 2023. With this change, the existing Terms & Conditions for HSBC Visa Signature Credit Card Programme (effective 01 January 2023) will expire on 28 February and will be replaced with the Amended Terms & Conditions for HSBC Visa Signature Credit Card Programme (effective 01 March 2023), which will apply to all new and existing HSBC Visa Signature Credit Cardholders.

Please find below the new HSBC Visa Signature Credit Card features:

Description	OLD	NEW
Proposition Overview	OVERSEAS SPEND	
	<ul style="list-style-type: none">8x Reward Points for Overseas Spend (foreign currency)	No Change
	LOCAL SPEND	
	<ul style="list-style-type: none">1x Reward Points on Other Eligible Spend (unlimited)	No Change
	<ul style="list-style-type: none">5x Reward Points for all online Spend	No Change
	<ul style="list-style-type: none">5x Reward Points for Participating Mall Spend	5x Reward Points for Shopping Transactions under the eligible Merchant Category Code (MCC)

The Amended Terms & Conditions for HSBC Visa Signature Credit Card 2023 (effective 01 March 2023) is available at www.hsbc.com.my.