



Notice of Amendments to the Terms & Conditions for HSBC Live+ Credit Card

28 September 2026

Dear Valued Cardholders,

Please be informed that the Terms and Conditions for HSBC Live+ Credit Card has been amended and will take effect on 1 October 2026.

As such, the Terms & Conditions for HSBC Live+ Credit Card are amended with immediate effect as below:

Existing Terms and Conditions	Revised Terms and Conditions
Additional 3% Bonus Cashback	
Additional 3% Bonus Cashback on Dining, Shopping and Entertainment Spend Categories for Credit Cards approved between 1 April and 31 July 2025, for transactions posted up until the September 2025 statement cycle.	Removed. Table 1b and all references to this promotion have been removed as the promotional period has ended.
Eligible Spend Exclusion (Clause 15(b))	
Monthly Eligible Spend excludes the following transactions: a. Fees and charges as per the Bank's Tariff and Charges and applicable tax, if any; and/or b. Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, JomPay transactions and FPX transactions; and/or c. Government-related transactions, charitable/non-profitable organization related transactions, Quasicash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming-related transactions, lottery tickets and gambling); and/or d. Any unposted, cancelled, disputed and refunded transactions.	Monthly Eligible Spend now excludes the following transactions: a. Fees and charges as per the Bank's Tariff and Charges and applicable tax, if any; and/or b. Cash Advance, Balance Transfer Instalment, Cash Instalment Plan, Subsequent Monthly Card Instalment Amounts under the Card Instalment Plan , Balance Conversion Plan, QR Pay , JomPay transactions and FPX transactions; and/or c. Government related transactions, charitable/non-profitable organization related transactions, Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling); and/or d. Any unposted, cancelled, disputed and refunded transactions.
Transaction Posting Cut-Off (Clause 17(iv))	

Clarified that any eligible transaction with a transaction date in a given calendar month that is posted after the 7th calendar day of the following month will be excluded from that month's accumulated spend and will instead be included in the accumulated spend of the month in which the transaction is posted.

Card Instalment Plan (Clause 14, Table 3)

Clarified that for card instalment plan, the full original purchase price will count toward your monthly Eligible Spend in the statement month in which the purchase is first charged to your HSBC Credit Card-i. The monthly instalment amounts billed in subsequent statement months ("Subsequent Monthly Card Instalment Amounts") will not count toward your monthly Eligible Spend for those months.

Should there be any further changes, we will endeavour to keep you updated. You may find the revised Terms and Conditions ([Conventional](#)) here.

Issued by: HSBC Bank Malaysia Berhad