

Credit Card/-i Paper Statement Fee – Frequently Asked Questions (FAQ)

1. What is Credit Card/i Paper Statement Fee and how much is it?

Credit Card/-i Paper Statement fee is a fee imposed on credit cardholders who continue to receive HSBC Credit Card/-i paper statements starting 1 January 2019. The Credit Card/-i paper statement fee RM1 per month for each hardcopy credit card/-i paper statement.

2. Why is HSBC/HSBC Amanah charging customers a Credit Card/-i Paper Statement Fee?

As a socially responsible organisation, HSBC/HSBC Amanah is committed towards the reduction of paper consumption. We have invested in 'e' technologies that can provide you with password-protected credit card statements. You can now receive your statements on the same day it is issued, view it anytime, anywhere at NO COST. By implementing the Credit Card/-i Paper Statement fee, we aim to encourage customers to maintain or switch to these secure, effective and convenient e-channels.

3. Which cards are subjected to the Credit Card/-i Paper Statement Fee?

The Credit Card/-i Paper Statement fee will be applicable to the following credit cards:

- *HSBC VISA Signature Credit card*
- *HSBC VISA Platinum Credit card*
- *HSBC Platinum Mastercard Credit card*
- *HSBC Advance VISA Platinum Credit card*
- *HSBC Amanah MPower Platinum Credit card-i*

4. Who will be exempted from the Credit Card/-i Paper Statement Fee?

The following groups are exempted from 1 January 2019:

- a) Customers aged 60 and above*
- b) Customers with disabilities (subject to customer's declaration)*
- c) Customers without internet access (subject to customer's declaration)*
- d) Customers who are computer illiterate (subject to customer's declaration)*
- e) HSBC Premier and HSBC Amanah Premier customers*
- f) HSBC Amanah MPower credit card-i cardholders*

5. How can I avoid the Credit Card/-i Paper Statement Fee?

You can switch to receive e-statement or email statement at any time.

Please call our Contact Centre at 1300-88-1388 (for Conventional) or 1300-80-2626 (for Amanah) or simply log on to HSBC Personal Internet Banking to update your preference.

6. What is the difference between e-Statement and email statement?

E-Statements are electronic statements via Personal Internet Banking. Email statements are statements received via email.

7. I will be turning 60 years old next year in April. Will I be exempted from the Credit Card/-i Paper Statement Fee from January or from April onwards?

Exemption applies to customers who will turn 60 based on year. Hence you will not be charged from the beginning of the year.

8. I have a HSBC Platinum Mastercard and a VISA Signature credit card. My husband who is eligible for the exemption holds a Supplementary VISA Signature card. Will my account be charged since the exempted person is the Supplementary cardholder?

Yes, your account will still be charged for the HSBC Platinum Mastercard and Visa Signature credit card because the Credit Card/-i paper statement fee waiver is not applicable to Supplementary Cardholders.

9. I have 2 credit card accounts – one HSBC Amanah MPower Platinum and one HSBC VISA Signature and receive 2 hardcopy Credit Card/-i paper statements monthly. How much do I get charged for the Credit Card/-i paper statements?

The Credit Card/-i Paper Statement Fee will be charged for each hardcopy Credit Card/-i paper statement. In this case, you will be charged RM2.00 (RM1.00 for each set of hardcopy Credit Card/-i paper statement).

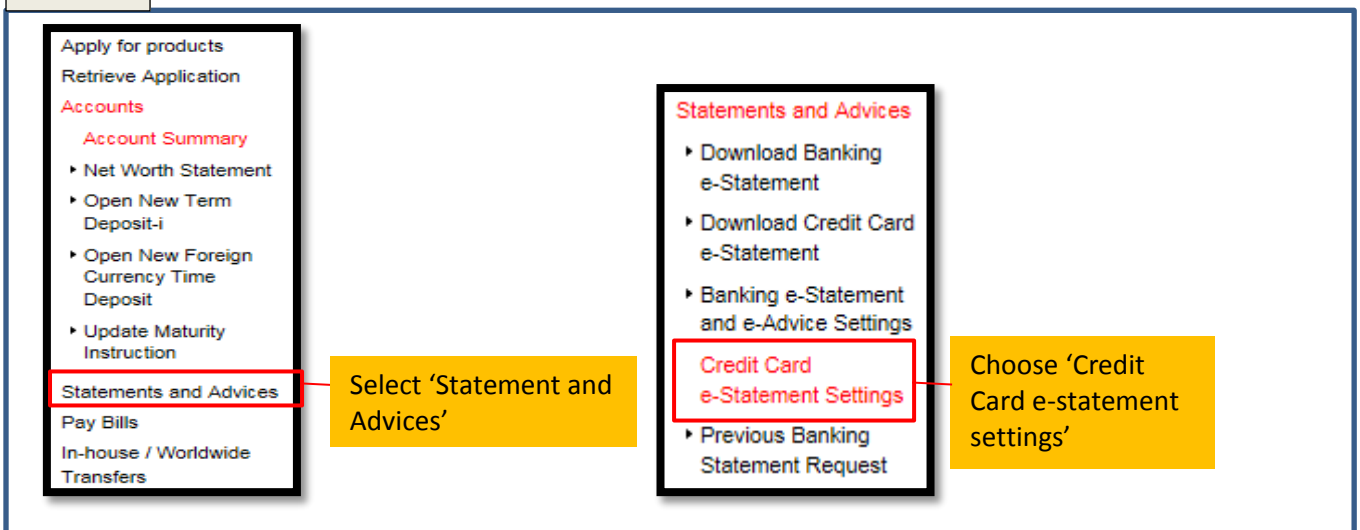
For customers with no HSBC Personal Internet Banking (PIB) access and email registered with HSBC

10. You have the option to sign up for e-statement/email statement at any time. How can I enroll for HSBC Credit Card/-i e-statement?

(1) Via Personal Internet Banking

Simply log on to HSBC Personal Internet Banking and follow the 4 steps outlined below.

STEP 1



STEP 2

The diagram shows a screenshot of the 'Request Credit Card Statement' form. A radio button is selected for the option 'I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only'. A yellow callout box points to this radio button with the text 'Select 'I would like to receive electronic Credit Card/Credit Card-i statements (e-Statement) only''.

STEP 3

Email address

If provided, e-advice will be sent to the following email address:

Update your email address

Request Cancel

STEP 4

Request Credit Card Statement - Review Details

I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only.

Caution :
To avoid non-receipt of your next statement, selection must be made at least 7 days before your next statement date.
Please check your e-Statement or Paper Statement date before making your selection.

Click "Confirm" to complete the enrolment

Confirm Change Cancel

(2) Via Call Centre

Please call our Contact Centre at 1300-88-1388 (for Conventional) or 1-300-80-2626 (for Amanah) to update your preference.

For cardholders with HSBC Personal Internet Banking access and email registered with HSBC

11. I do not have an HSBC/HSBC Amanah Personal Internet Banking account. Is there an alternative to avoid being charged for Credit Card/-i Paper Statement Fee?

Yes. You may sign up to receive your credit card/-i statements via email.

12. How do I enrol for Email Statements?

Please call our Contact Centre to register your email address and/or request for email statement:
1300-88-1388 (Local Calls)
+60383215400 (Overseas)
1300-80-2626 (Amanah Local Calls)

13. How do I update my email records with the bank?

If you are an existing HSBC Internet Banking user, simply log in with your security device and update your email address by clicking on **Services** followed by **Update Personal Info**.
Alternatively, you may call our Contact Centre at 1300-88-1388 (for Conventional) or 1300-80-2626 (for Amanah) to update your email address.

14. I am an existing cardholder with Internet Banking and registered email with HSBC. I wish to maintain Credit Card/-i paper statements. What must I do?

Simply log on to HSBC Personal Internet Banking, select 'Statement and Advices' and then 'Credit Card e-statement settings'. Then select 'I would like to receive paper statements only'

Request Credit Card Statement

I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only
I understand and agree that once this request has been processed, I will no longer receive paper/hardcopy monthly Credit Card / Credit Card-i statements from the Bank.
Notes:
• Credit Card / Credit Card-i statements will be available on the "Download Credit Card / Credit Card-i e-Statement" screen and date of your paper/hardcopy monthly statements.
• A notification will be sent to your Personal Internet Banking mailbox when your e-Statement is ready for viewing/downloading.
• e-Statements that are ready for viewing/downloading are listed in the "Download Credit Card / Credit Card-i e-Statement" screen.

I would like to receive paper statements only
Once your request has been processed, previous e-Statements will no longer be available for viewing/downloading. Please download any e-Statements required before selecting this option.

Note: A yellow callout box points to the first radio button with the text "Select 'I would like to receive paper statements only'". A red box highlights the second radio button.

15. What software is required to download and view the Email or e-Statement on my computer/mobile phone?

Any PDF Readers e.g. Adobe Acrobat Reader 4.0 or higher.

16. If I enrol for e-Statements/email statement now, when will I start receiving my e-Statements/email statement?

Your first e-Statement will be made available to you on your credit card/-i's next statement date provided your request to switch to e-Statement is made at least 7 days prior to your next statement date.