

Dear Valued Cardholders,

It is our pleasure to announce that, effective 1st August 2011, we will be upgrading selected HSBC Credit Card to a higher card type as follows:

- HSBC Visa Classic Credit Card to HSBC Visa Gold Credit Card
- HSBC Mastercard Classic Credit Card to HSBC Mastercard Gold Credit Card
- HSBC Visa Gold Credit Card to HSBC Visa Platinum Credit Card

Rest assured, this upgrade will be a seamless experience as:

- During the upgrading exercise, there will be no service interruption to the usage of your credit card
- There will be no change to your terms and conditions governing usage of your credit card and you will still continue to enjoy the same fees and charges as before
- There will be no change to your credit card account number. All your existing credit card standing instructions and reward points will be automatically transferred to your upgraded HSBC Credit Card upon its activation.

However, please note that you will only be receiving your upgraded HSBC Credit Card when your existing HSBC Credit Card is due for renewal (upon expiry date) or should you request for a replacement prior to expiry. In the mean time, you may start enjoying all the upgraded privileges with your current HSBC Credit Card.

If you wish to find out more, please contact 1300 88 1388 or (03) 8321 5400.