HSBC AMANAH CREDIT CARDS-i NOTIFICATION ON RESTRICTED NON-SHARIAH COMPLIANT MERCHANT CATEGORY CODES

11 July 2023

Dear Valued Customers,

Effective 01 August 2023, the following Merchant Category Codes (MCC) and any transactions performed at the merchants under these MCC using HSBC Amanah Credit Card-i will be rejected upfront. The two (2) new MCC restrictions are the addition of the existing restricted MCC as stated in the Table below.

Merchant Category Codes (MCC)	Description
New MCC Restriction (Effective 01 August 2023)	
5921	Package Stores – Beer, Wine, and Liquor
5993	Cigar Stores and Stands
Existing MCC Restriction	
7273	Dating Services
7297	Massage Parlors
7800	Government-Owned Lotteries (US Region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Racetracks and games of chance to win prizes of monetary value
9406	Government-Owned Lotteries (Non-U.S. region)

The MCC restriction is in accordance with Clause 5 (a) (i) of Cardholder Agreement whereby the cardholders agree to only use the HSBC Amanah Credit Card-i for purpose permitted by Shariah and only for the purchase of halal or Shariah approved goods and services. The Bank have the right to reject any payments for transaction that is performed at non-Shariah Compliant merchants as identified and informed by the Bank.

Please find below the impacted HSBC Amanah Credit Card-i:

Card Type HSBC Amanah MPower Credit Card-i HSBC Amanah MPower Platinum Credit Card-i HSBC Amanah Premier World Mastercard® Credit Card-i

