

Proposition change in HSBC Amanah MPower Credit Card-i with effective from 1 November 2021

16 August 2021

Dear Valued HSBC Amanah MPower Credit Card-i Cardholders,

We hereby give notice that we are revising the product proposition of HSBC Amanah MPower Credit Card-i with effect from 1 November 2021.

Existing proposition	New proposition (effective 1 November 2021)
<ul style="list-style-type: none">1% Cash Back on Overseas spend0.5% Cash Back on Local spend	No Cash back will be awarded on Overseas and Local spend

Clauses below will be removed as a result of the above revision:

5. "Cash Back" means cash back to be awarded on Eligible Spend as described in Clause 15 below.
6. "Eligible Spend" means Overseas Spend and Local Spend collectively, posted to the Eligible Cardholder's HSBC Amanah Credit Card-i account but excludes categories of spend described in Clause 16 below.
15. You will be awarded Cash Back on Eligible Spend based on the category of Eligible Spend:
 - a. 1% Cash Back for every RM1.00 on Overseas Spend; and
 - b. 0.5% Cash Back for every RM1.00 on Local Spend.
16. Eligible Spend **excludes** the following categories of spend and any of the following transactions will NOT be awarded with any Cash Back:
 - a. Fees and charges as per Our Tariff and Charges and applicable tax, if any; and/or
 - b. Cash Advance, Balance Transfer, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Amanah Internet Banking, JomPay transactions, and FPX transactions; and/or
 - c. Takaful, utility payment; and/or
 - d. Transactions at the petrol stations, government related transactions, charitable/non-profitable organisation related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as wire transfer money order, traveller's cheques); which correspond with Merchant Category Code, listed below:

Category	Merchant Category Code ("MCC")
Petrol	5541, 5542
Government services	9211, 9222, 9223, 9311, 9399, 9402, 9405
Charitable Organisation	8398, 8641, 8651, 8661
Quasi Cash Transactions	6050, 6051

17. The tracking of the Eligible Spend is based on posting date (Malaysian Time).

EXAMPLES:

Example 1:

You've spent RM2,500 on Your HSBC Amanah Credit Card-i for the month of November 2020 as illustrated in the table below. Total Cash Back earned is RM21.00.

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2020	St. Regis Hotel, Singapore	1,200	1%	12.00
15 Nov 2020	Shopping at The Curve, Mutiara Damansara	800	0.5%	4.00
27 Nov 2020	Charles & Keith, Singapore	500	1%	5.00
Total Spend		2,500		
Total Cash Back Earned				21.00

Example 2:

You've spent RM1,899.89 on Your HSBC Amanah Credit Card-i for the month of November 2020 as illustrated in the table below. Total Cash Back earned is RM16.71.

Posting Date	Spend Particulars	Spend Amount (RM)	Cash Back Rate	Cash Back Earned (RM)
2 Nov 2020	Hong Kong Disneyland, Hong Kong	1,444.99	1%	<u>14.44</u> (Round down from 14.4499)
15 Nov 2020	Shopping at KLCC, Kuala Lumpur	454.90	0.5%	<u>2.27</u> (Round down from 2.2745)
Total Spend		1,899.89		
Total Cash Back Earned				16.71

21. Please note that, as provided in Clause 16, Eligible Charity Spend **will not** be awarded with any Cash Back under this Programme.
24. For clarity, Cash Back will be awarded based on transaction posted to Your HSBC Amanah Credit Card-i account and rounded down to the nearest sen (Ringgit Malaysia).
25. All Eligible Spend made by the primary Cardholder and his/her supplementary Cardholder(s) will be consolidated and will not be viewed individually in calculating the Cash Back to be awarded. Only the primary Cardholder will receive the Cash Back. The Cash Back will be credited into the primary Cardholders' HSBC Amanah Credit Card-i account within 30 days after the end of each calendar month and will be reflected in the following month's credit card-i statement.
26. At the time of crediting of the Cash Back, Your HSBC Amanah Credit Card i account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, and/or invalid or cancelled within Our definition, otherwise You will be disqualified from participating in this Programme and/or from receiving the Cash Back.
28. We reserve the right to substitute the Cash Back with any other prize or item of similar value at any time with 3 days prior notice to You.
29. We will not entertain any request from You or any other person to credit the Cash Back to Your other accounts or to any other third party's account.

Clause below will be amended as a result of the above revision:

18. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. ~~In the event that Cash Back are not credited to Your HSBC Amanah Credit Card I account due to the incorrect assignment of MCC and MID by the acquiring bank, you agree that We shall not be held responsible for such discrepancies which are beyond Our control.~~

The revised Terms and Conditions for HSBC Amanah MPower Credit Card-i is available [here](#).

