## Terms & Conditions for HSBC Amanah SmartPrivileges Effective 1 January 2022

11 December 2021

Dear Valued Cardholders,

We hereby give notice that this amended Terms & Conditions will supersede the existing Terms & Conditions for HSBC Amanah SmartPrivileges from 1 January 2022 for all HSBC Amanah Credit Card-i Cardholders.

Changes have been amended in bold, underlined and struck through as follows:

| Products/<br>Services        | Clause<br>No. | Amendments                                                                                                                                                                                                                                                                                               |
|------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Definition                   | 1             | "HSBC <u>Bank</u> " refers to HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) and "HSBC Amanah <del>Bank</del> " refers to HSBC Amanah Bank Malaysia Berhad (Company No. 200801006421 (807705-X)) <u>and collectively referred as "HSBC"</u> ;                                           |
|                              | 3             | "HSBC Debit Cards" refers to HSBC/HSBC Amanah Premier Visa Debit Card-i, HSBC/HSBC Amanah Advance Visa Debit Card/-i and HSBC/HSBC Amanah Visa Debit Card/-i, where (B) and (C) (2) and (3) are issued by HSBC Bank/HSBC Amanah Bank.                                                                    |
| Reward                       | 6             | There are no reward points awarded for purchases made via HSBC Debit Cards and HSBC Amanah Credit Cards.                                                                                                                                                                                                 |
| Points for The Offers        | 7             | The Reward Points <u>or Airmiles (where applicable)</u> given out under HSBC SmartPrivileges for purchases made on HSBC <u>Bank</u> Credit Cards are subject to the <u>Terms and Conditions</u> for HSBC Rewards and <u>Terms and Conditions</u> for HSBC <u>Premier Travel Rewards Programme 2021</u> . |
| General Terms and Conditions | 16            | These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 14 17, shall prevail over any provisions or representations contained in any other promotional materials advertising the HSBC SmartPrivileges.                                                               |

The revised Terms & Conditions for HSBC Amanah SmartPrivileges is available here.

