

Amended HSBC Amanah Malaysia Berhad Cardholder Agreement effective 1 JULY 2021

7 June 2021

Dear Valued HSBC Amanah Credit Card-i Cardholders,

We hereby give notice that this amended Cardholder Agreement will supersede the existing Cardholder Agreement effective 1 July 2021.

Amended clause as below:

- **Clause 2** has been amended to define Cash Advance.
 - ix. Cash Advance means cash or its equivalent is obtained from the Credit Card-i and includes (without limitation):
 - (a) Cash withdrawal using the Credit Card-i at Automated Teller Machines (“ATM”) or over the counter at the Bank’s branch,
 - (b) Transfer of funds from the available Credit Limit as cash from the Card Account to your HSBC/ HSBC Amanah deposit account through online interbank GIRO or instant transfer, and
 - (c) Quasi cash transactions using the Credit Card-i for:
 - (i) Purchase of foreign currency, cryptocurrencies, travelers cheques and money orders, or
 - (ii) Wire transfers/ money transfers.

Additional clause as below:

- **Clause 23 (c)** has been added to clarify Foreign Exchange Policy.
 - (c) The Cardholder agrees that if the Cardholder would like to use the Credit Card-i to buy or sell foreign currency (i.e. foreign currency against ringgit, or foreign currency against another foreign currency), the Cardholder shall only transact with a licensed onshore bank or any person licensed under Money Services Business Act 2011. The Cardholder understands and agrees that a resident individual in Malaysia with domestic ringgit borrowing/financing is allowed to invest in foreign currency asset up to a limit of RM1 million in aggregate per calendar year if the investment is sourced from conversion of ringgit including through use of the Credit Card-i. The Cardholder continues to be fully liable for the amount due in respect of such Card Transactions, and will not use any non-compliance with Foreign Exchange Notices and/or regulations as a defence to refuse payment of amounts due to the Bank.

The revised HSBC Amanah Malaysia Berhad Cardholder Agreement is available [here](#).