Notice of Amendments to the Terms & Conditions for HSBC Amanah MPower Platinum Credit Card-i

28 September 2026

Dear Valued Cardholders,

Please be informed that the Terms and Conditions for HSBC Amanah MPower Platinum Credit Card-i has been amended and will take effect on 1 October 2026.

As such, the Terms & Conditions for HSBC Amanah MPower Platinum Credit Card-i are amended with immediate effect as below:

Existing Terms and Conditions	Revised Terms and Conditions
Eligible Transactions (eWallet Transactions) (Clause18, Table A)	
The eWallet Transactions cover reload/top-up transactions via: (a) Samsung Pay; (b) GrabPay; (c) Touch & Go; and (d) FavePay.	Any reload/top-up **(MCC6540 only)** or payment authorization transactions made **locally or internationally** using the Credit Card-i on any of the following The eWallet Transactions now include: Reload/Top-Up: (a) GrabPay; (b) Touch & Go; and (c) FavePay. **Payment Authorisation:** **(a) Samsung Pay.** **Note: Petrol Spend and Groceries Spend made via Samsung Pay will be treated as eWallet Transactions.**
Eligible Transactions (Groceries Spend) (Clause 18, Table A)	
The Eligible groceries merchants: (a) Giant; (b) Lotus's (formerly known as Tesco); (c) Aeon Big; and (d) Mydin.	The Eligible groceries merchants now includes: (a) Giant **(including GHC Retail);** (b) Lotus's (formerly known as Tesco); (c) Aeon Big; and (d) Mydin.
Exclusion Lists	
Single exclusion list covering all cash back (Clause 12): (a) Fees and charges;	Exclusions now set out separately as below: **Base Cash Back Exclusions (Clause 16):** (a) Fees and charges;

Existing Terms and Conditions	Revised Terms and Conditions
(b) Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment throughout Internet Banking, JomPay transactions, FPX transactions (c) Transactions at the Petrol stations, government related transactions, charitable/non-profitable organisations, quasi cash transactions.	(b) Applicable taxes; (c) Instalment plans (Balance Transfer Instalment, **Card Instalment Plan (for Subsequent Monthly Card Instalment Amounts only),** Cash Instalment Plan, Balance Conversion Plan); (d) Bill payments via Internet Banking, Cash Advance, **QR Pay**, JomPay, FPX transactions; (e) Petrol transactions; (f) Government services, charitable organisations, quasi cash transactions. **Bonus Cash Back Exclusions (Clause 19):** (a) Government services; (b) Charitable organisations; (c) Quasi cash transactions.
Transaction Posting Cut-Off (Clause 26)	
Clarified that any eligible transaction with a transaction date in a given calendar month that is posted after the 7th calendar day of the following month will be excluded from that month's accumulated spend and will instead be included in the accumulated spend of the month in which the transaction is posted.	
Card Instalment Plan (Clause 16):	
Clarified that for card instalment plan, the full original purchase price will count toward your monthly Eligible Spend in the statement month in which the purchase is first charged to your HSBC Credit Card-i. The monthly instalment amounts billed in subsequent statement months ("Subsequent Monthly Card Instalment Amounts") will not count toward your monthly Eligible Spend for those months.	

Should there be any further changes, we will endeavour to keep you updated. You may find the revised Terms and Conditions (Amanah) here.

Issued by: HSBC Amanah Malaysia Berhad