Credit Card and Credit Card-i: Removal of fee for Cash Instalment Plan for amounts below RM5,000

27 Jul 2026

Dear Valued Customers,

Effective 17 August 2026, the Cash Advance Fee currently charged on Cash Instalment Plan (CIP) for amounts below RM5,000 will no longer be applicable. The following reflects the revision made:

Current	Effective 17 August 2026
Cash Instalment Plan amounts below RM5,000 will be charged a Cash Advance Fee equivalent to 2% of the CIP amount approved. Example: A CIP of RM3,500 will attract a Cash Advance Fee of RM70 (i.e. 2% of RM3,500)	No fee will apply for all CIPs approved on or after 17 August 2026, regardless of the amount.

Customers shall continue servicing their commitments with the applicable interest / profit. There is no change to the terms for CIPs approved before 17th August 2026.

The above changes to the CIP 2% Cash Advance Fee will be reflected in the following documents or materials by 17 August 2026, including (but not limited to):-

1. Tariff and Charges
2. Product Disclosure Sheet
3. Public Website
4. Product Terms & Conditions

Please visit the HSBC Bank and HSBC Amanah public website for the latest information from 17 August 2026 onwards.

Issued by: HSBC Bank Malaysia and HSBC Amanah Malaysia Berhad