



Revision of HSBC Amanah Malaysia Berhad (“HSBC Amanah”) Cardholder Agreement in Universal Terms and Conditions

Dear Valued Customers,

We would like to inform that our Cardholder Agreement in the Universal Terms & Conditions for HSBC Amanah will be updated and revised respectively.

The effective date of the revised Universal Terms and Conditions (June 2018 Edition) for HSBC Amanah are as follows:

- **6 June 2018** for all new customers of HSBC Amanah.
- **27 June 2018** for all existing customers of HSBC Amanah

The following clauses have been amended and revised (added wording in bold and underlined and removed wording struck-through).

HSBC Amanah Cardholder Agreement

~~The Credit Card-i is based on the Shariah principle of Ujrah (fee) and is to be used subject to the following Terms and Conditions (“this Agreement”):~~

The Credit Card-i is issued by the bank to the Cardholder based on the Shariah principle of Ujrah which refers to payment of fees in exchange for services, benefits and / or privileges as shall be determined by the Bank under this Agreement. The Credit Limit of the Credit Card-i is assigned by the Bank to the Cardholder based on the Shariah principle of Qard (loan) where the relationship between the Bank and the Cardholder are the lender and borrower respectively. The Credit Card-i is subject to the following:

Definitions

(vii) “Card Transactions” means all Retail Transactions and of all Balance Transfers, Cash Advances, Instalment Payment Plans, and other credit plans granted and effected by the use of the Credit Card-I **or any other mode of utilisation of the Credit Card-i as determined by the Bank from time to time.**