



## Notice of Change on RewardCash Programme Terms and Conditions

In view of the launch of RewardCash Sharing function on HSBC Reward+ app, the following amendments to our RewardCash Programme Terms and Conditions will take effect from 1 Apr 2019:

Section	Amendments
A. General Terms and Conditions	<p>A new sub-clause 10.(a) is added under clause 10 as follows:</p> <p><b>Transfer, pooling and redemption of RewardCash</b></p> <p>10.(a) RewardCash is not transferable unless we otherwise specify. <u>RewardCash may be transferred from one primary cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App.</u></p> <p>10.(b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number, unless otherwise specified in these Terms and Conditions. If you are a primary cardholder, you may also pool RewardCash earned with additional cards.</p>
Definitions	<p>The definition of 'Reward+ App' is added as follows:</p> <p><b>Reward+ App</b> means the HSBC Reward+ mobile app which is a dedicated credit card mobile app to manage your HSBC card accounts in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.</p>

Please note that the amendments shall be binding on you if you continue to use or retain your card(s) on or after 1 Apr 2019.

If you decline to accept the amendments, you have the right to terminate your card(s) according to the relevant provision under the applicable credit card cardholder agreement(s) before the amendments come into effect. If you wish to make any such arrangements or should you have any queries, please call our Customer Service Hotline on (852) 2233 3000 for enquiries. If you are an HSBC Premier customer or HSBC Advance customer, you are also welcome to call our HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 respectively for enquiries.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

April 2019