

## Notice of Changes on the Credit Card Cardholder Agreement, effective 1<sup>st</sup> April 2015

HSBC is committed to promoting changes and improvements in our provision of banking services to protect your interests and to enhance your understanding of what you can reasonably expect of the services provided by us. With these objectives in mind, we have updated our existing credit card agreements, terms and conditions and ancillary documents (each, an “Existing Document”) in plain language (“Plain Language Documents”). A separate set of Chinese version is also available. If there is any discrepancy between the English and Chinese versions, the English version shall prevail. Please refer to the Annex for further information about the Existing Documents and the Plain Language Documents.

Provisions of the Plain Language Documents and the Existing Documents are materially the same in substance and your rights and obligations with respect to us will not be adversely affected.

A summary of the key features of the Plain Language Documents is set out under **Part A**, and the main provisions which are new or have been amended in the Plain Language Documents are set out under **Part B**.

Separately, a notice drawing your attention to the fees relating to the settling of foreign currency transaction in the currency of the credit card is set out under **Part C**.

Please carefully read the information below to ensure you understand the changes made and how they may affect you.

### A. Summary of the key features of the Plain Language Documents on a collective basis (a Plain Language Document may carry some or all of the key features)

- Provisions in a Plain Language Document are re-written in a way and re-arranged in an order intended to make them easier to read and understand by a credit card cardholder. More descriptive section or clause headings are used in some cases.
- Provisions addressing the same or related matters are consolidated and simplified to remove overlaps and inconsistencies.
- Revisions are made to enhance clarity of the meaning of the provisions.

- There are certain practices or requirements currently implemented by us with respect to our provision of services, accounts or products which may be applicable to you but are not expressly specified in an Existing Document, or are specified in another document which may have been given to you separately (e.g. notification to you regarding the additional requirements applicable to use of cards at ATMs outside of Hong Kong). Provisions reflecting these practices or requirements are consolidated in the Plain Language Documents to make them easier to read and understand.

- Provisions applicable to the same type of service, account or product are written and presented in a consistent manner although the provisions may be contained in separate Existing Documents.

- For Lane Crawford Private Label Card Cardholder Agreement, a new Clause 15 (customer information sharing provisions) is added to address specific matters in light of current legal, compliance or operational needs applicable domestically or globally.

### B. The new or amended provisions in the Plain Language Documents include:

Details of new/revised provisions		
1.	a new provision giving us the right to send card statements (or eStatements, as applicable) relating to an additional card to the primary cardholder	<ul style="list-style-type: none"> <li>Credit Card Cardholder Agreement [Clause 6(b)]</li> <li>green credit card Cardholder Agreement [Clause 6(b)]</li> <li>Lane Crawford Private Label Card Cardholder Agreement [Clause 6(b)]</li> </ul>
2.	a revised provision to the effect that a cardholder will be deemed to have waived his right to object or pursue remedies against us in relation to card transactions shown in a card statement if he does not notify us within 60 days of the date of the card statement	<ul style="list-style-type: none"> <li>Credit Card Cardholder Agreement [Clause 6(c)]</li> <li>green credit card Cardholder Agreement [Clause 6(c)]</li> <li>Lane Crawford Private Label Card Cardholder Agreement [Clause 6(c)]</li> <li>iCAN Card Cardholder Agreement [Clause 6(b)]</li> </ul>
3.	a revised indemnity provision clarifying that the indemnity applies to all services contemplated by the relevant credit card agreement and that the indemnity covers (i) us, (ii) our agents and nominees, and (iii) our officers and employees and that of our agents or nominees	<ul style="list-style-type: none"> <li>Credit Card Cardholder Agreement [Clause 13]</li> <li>green credit card Cardholder Agreement [Clause 12]</li> <li>Lane Crawford Private Label Card Cardholder Agreement [Clause 12]</li> <li>iCAN Card Cardholder Agreement [Clause 11]</li> </ul>

### C. Fee relating to settling Foreign Currency Transaction in the currency of the credit card (this fee is not charged by the card issuer)

Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in the currency of the credit card may involve a cost higher than the fees relating to foreign currency transaction.

Please note that the amendments under Part A and Part B above shall be binding on you if you continue to use or retain your card(s) after 1<sup>st</sup> April 2015. If you decline to accept the amendments, you have the right to terminate your card(s) as stated in the relevant clause under the relevant Existing Documents. If you wish to terminate your card(s) or should you have any queries, please contact us at our branches or call our customer service hotlines stated below:

HSBC Premier customers : (852) 2233 3322  
 HSBC Advance customers : (852) 2748 8333  
 Other customers : (852) 2233 3000

You may also refer to the details of the above amendments by visiting the HSBC website at <https://www.hsbc.com.hk/1/2/hk/cards/download>. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

1<sup>st</sup> January 2015

## Annex

### A. Existing Documents:

- HSBC Premier Credit Card Cardholder Agreement and Information on your HSBC Premier Credit Card
- HSBC Advance Visa Platinum Card Cardholder Agreement and Information on your HSBC Advance Visa Platinum Card
- HSBC Visa Signature Card Cardholder Agreement and Information on your HSBC Visa Signature Card
- Credit Card Cardholder Agreement (Visa Platinum/Visa Gold/Gold MasterCard/Visa/MasterCard) and Information on your Credit Card
- Credit Card Cardholder Agreement (US\$ Visa Gold Card) and Information on your Credit Card
- UnionPay Dual Currency Credit Card Cardholder Agreement and Information on your UnionPay Dual Currency Credit Card
- green credit card Cardholder Agreement and Information on your green credit card
- iCAN Card Cardholder Agreement and Information on your iCAN Card

- ATM Card Terms and Conditions
- RewardCash Programme Terms and Conditions
- HSBC Mobile Credit Card Terms and Conditions
- Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable for the Personal Credit Card Cardholders
- Terms and Conditions of “Interest-free Spending Instalment Plan”
- Terms and Conditions of HSBC’s Cash Instalment Plan
- Private Label Card Cardholder Agreement and Information on your Private Label Card

### B. Plain Language Documents:

- Credit Card Cardholder Agreement (HSBC Premier MasterCard, HSBC Advance Visa Platinum, HSBC Visa Signature, Visa Platinum, Visa Gold, US\$ Visa Gold, Gold MasterCard, Visa Classic, Classic MasterCard, UnionPay Dual Currency and UnionPay Dual Currency Diamond)
- green credit card Cardholder Agreement
- iCAN Card Cardholder Agreement
- ATM Card Terms and Conditions
- RewardCash Programme Terms and Conditions
- HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement
- Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders
- Terms and Conditions for Interest-free Spending Instalment Plan applicable to Personal Credit Card Cardholders
- Terms and Conditions for the Credit Card Cash Instalment Plan applicable to Personal Credit Card Cardholders
- Private Label Card Addendum to Credit Card Cardholder Agreement
- Lane Crawford Private Label Card Cardholder Agreement

### Table matching up the Existing Documents and the Plain Language Documents

Existing Documents	Plain Language Documents
<b>A1.</b> HSBC Premier Credit Card Cardholder Agreement and Information on your HSBC Premier Credit Card	<b>B1.</b> Credit Card Cardholder Agreement (HSBC Premier MasterCard, HSBC Advance Visa Platinum, HSBC Visa Signature, Visa Platinum, Visa Gold, US\$ Visa Gold, Gold MasterCard, Visa Classic, Classic MasterCard, UnionPay Dual Currency and UnionPay Dual Currency Diamond)
<b>A2.</b> HSBC Advance Visa Platinum Card Cardholder Agreement and Information on your HSBC Advance Visa Platinum Card	
<b>A3.</b> HSBC Visa Signature Card Cardholder Agreement and Information on your HSBC Visa Signature Card	
<b>A4.</b> Credit Card Cardholder Agreement (Visa Platinum/Visa Gold/Gold MasterCard/Visa/MasterCard) and Information on your Credit Card	
<b>A5.</b> Credit Card Cardholder Agreement (US\$ Visa Gold Card) and Information on your Credit Card	
<b>A6.</b> UnionPay Dual Currency Credit Card Cardholder Agreement and Information on your UnionPay Dual Currency Credit Card	
<b>A7.</b> green credit card Cardholder Agreement and Information on your green credit card	<b>B2.</b> green credit card Cardholder Agreement
<b>A8.</b> iCAN Card Cardholder Agreement and Information on your iCAN Card	<b>B3.</b> iCAN Card Cardholder Agreement
<b>A9.</b> ATM Card Terms and Conditions	<b>B4.</b> ATM Card Terms and Conditions

<b>A10.</b> RewardCash Programme Terms and Conditions	<b>B5.</b> RewardCash Programme Terms and Conditions
<b>A11.</b> HSBC Mobile Credit Card Terms and Conditions	<b>B6.</b> HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement
<b>A12.</b> Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable for the Personal Credit Card Cardholders	<b>B7.</b> Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders
<b>A13.</b> Terms and Conditions of “Interest-free Spending Instalment Plan”	<b>B8.</b> Terms and Conditions for Interest-free Spending Instalment Plan applicable to Personal Credit Card Cardholders
<b>A14.</b> Terms and Conditions of HSBC’s Cash Instalment Plan	<b>B9.</b> Terms and Conditions for the Credit Card Cash Instalment Plan applicable to Personal Credit Card Cardholders
<b>A15.</b> Private Label Card Cardholder Agreement and Information on your Private Label Card	<b>B10.</b> Private Label Card Addendum to Credit Card Cardholder Agreement
	<b>B11.</b> Lane Crawford Private Label Card Cardholder Agreement

## 信用卡持卡人合約修改通知，由2015年4月1日起生效

滙豐一直致力改進及提升我們的銀行服務，以保障你的權益，及希望你可以更了解我們的銀行服務。為此，我們已將現有信用卡持卡人合約、條款及細則以及其他相關文件的內容及條文(各簡稱「現有版本」)更新為簡潔版本(簡稱「簡潔版本」)。如簡潔版本中英文版有歧義，概以英文本為準。本通知附件載有現有版本及簡潔版本的進一步資料供你參閱。

簡潔版本及現有版本的內容及條文大致上相同，而根據簡潔版本的條文，你的權責相對於我們將不會受到負面影響。

本通知**A部分**為簡潔版本主要特點的摘要，而**B部分**則載有簡潔版本內新增或經修訂的主要條文。

另外，**C部分**載有有關以信用卡貨幣支付外幣簽賬的有關費用的通知。

請仔細閱讀以下列出的內容，以確保你了解所有的變更，以及可能對你造成的影響。

### A. 簡潔版本主要特點的摘要(各簡潔版本可能具有若干或所有主要特點)

- 已重寫及重新安排簡潔版本的條文，旨在使信用卡客戶更容易閱讀及明白。在若干情況下，簡潔版本的某些部分或條款使用了更具描述性的標題。
- 合併及簡化相同或相關事宜的條文，以刪除重複及不一致的部分。
- 修訂條文以使其涵義更清晰。
- 現時實施有關提供服務、戶口或產品的若干常規或要求，可能適用於你，但在現有版本中未有明文指定，或可能在另行提供給你的文件(例如就適用於透過在香港境外的自

動櫃員機使用卡的額外要求給予客戶的通知)中指定。反映該等常規或要求的條文現已合併入簡潔版本內，使該等條文更容易閱讀及明白。

- 適用於同類服務、戶口或產品的條文，以一致的方式編寫及陳述，即使該等條文可能分載於不同的現有版本內。
- 考慮到現時適用於香港或全球的法律、並合規或運作上需要，而於連卡佛優惠卡持卡人合約新增第15條有關分享客戶資料的條文。

### B. 簡潔版本內新增或已修訂的主要條文，包括：

新增／已修訂條文詳情	
1. 新增條文給予我們權利向基本卡持卡人寄發有關附屬信用卡的信用卡結單(或電子結單，按情況適用)	<ul style="list-style-type: none"> <li>信用卡持卡人合約[第6(b)條]</li> <li>green信用卡持卡人合約[第6(b)條]</li> <li>連卡佛優惠卡持卡人合約[第6(b)條]</li> </ul>
2. 已修訂條文，如持卡人未有在信用卡結單日期的60天內通知我們，則持卡人會被當作已放棄其就信用卡交易對我們提出反對或採取補救方法的權利	<ul style="list-style-type: none"> <li>信用卡持卡人合約[第6(c)條]</li> <li>green信用卡持卡人合約[第6(c)條]</li> <li>連卡佛優惠卡持卡人合約[第6(c)條]</li> <li>iCAN卡持卡人合約[第6(b)條]</li> </ul>
3. 已修訂的彌償條文，補充交待賠償適用於有關信用卡合約中預計提供的所有服務，以及賠償涵蓋(i)我們、(ii)我們的代理及代名人，及(iii)我們的職員及僱員及我們的代理或代名人的職員及僱員	<ul style="list-style-type: none"> <li>信用卡持卡人合約[第13條]</li> <li>green信用卡持卡人合約[第12條]</li> <li>連卡佛優惠卡持卡人合約[第12條]</li> <li>iCAN卡持卡人合約[第11條]</li> </ul>

### C. 以信用卡貨幣支付外幣簽賬的有關費用(此費用非由信用卡發卡機構收取)

客戶在外地消費時，有時候可選擇以信用卡貨幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以信用卡貨幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的有關費用為高。

請注意：如你在2015年4月1日後繼續使用或保留信用卡，則你將受以上A部分及B部分修改條款約束。如你拒絕接受以上的修改條款，你有權根據所屬個人信用卡持卡人合約中列明的有關條款終止合約。如希望終止信用卡，或有任何疑問，請前往分行或致電以下客戶服務熱線與我們聯絡：

滙豐卓越理財客戶：(852) 2233 3322  
 滙豐運籌理財客戶：(852) 2748 8333  
 其他客戶：(852) 2233 3000

你亦可瀏覽以下滙豐網站參閱以上修改條款的詳情：<https://www.hsbc.com.hk/1/2/hk/cards/download>。本通知中英文版本如有歧義，概以英文本為準。

2015年1月1日

## 附件

### A. 現有版本：

- 滙豐卓越理財信用卡持卡人合約及卓越理財信用卡概要
- 滙豐運籌理財白金Visa卡持卡人合約及滙豐運籌理財白金Visa卡概要
- 滙豐Visa Signature卡持卡人合約及滙豐Visa Signature卡概要
- 信用卡持卡人合約(Visa白金卡／滙財金卡／萬事達金卡／滙財卡／萬事達卡)及信用卡概要
- 信用卡持卡人合約(美元滙財金卡)及信用卡概要
- 銀聯雙幣信用卡持卡人合約及銀聯雙幣信用卡概要
- green信用卡持卡人合約及green信用卡概要

8. iCAN卡持卡人合約及iCAN卡概要

9. 自動櫃員機卡章則條款

10. 「獎賞錢」計劃條款及細則

11. 滙豐Mobile信用卡條款及細則

12. 信用卡免息分期付款計劃條款及細則(適用於個人信用卡持卡人)

13. 「免息簽賬分期計劃」條款及細則

14. 滙豐「現金套現」分期計劃條款及細則

15. 優惠卡持卡人合約及優惠卡概要

### B. 簡潔版本：

- 信用卡持卡人合約(滙豐卓越理財萬事達卡、滙豐運籌理財白金Visa卡、滙豐Visa Signature卡、Visa白金卡、滙財金卡、美元滙財金卡、萬事達金卡、滙財卡、萬事達卡、銀聯雙幣卡及銀聯雙幣鑽石卡)
- green信用卡持卡人合約
- iCAN卡持卡人合約
- 自動櫃員機卡條款及細則
- 「獎賞錢」計劃條款及細則
- 滙豐Mobile信用卡持卡人合約附錄
- 信用卡免息分期付款計劃條款及細則(適用於個人信用卡持卡人)
- 「免息簽賬分期計劃」條款及細則(適用於個人信用卡持卡人)
- 信用卡「現金套現」分期計劃條款及細則(適用於個人信用卡持卡人)
- 優惠卡持卡人合約附錄
- 連卡佛優惠卡持卡人合約

### 配對現有版本及簡潔版本的列表

	現有版本		簡潔版本
<b>A1.</b>	滙豐卓越理財信用卡持卡人合約及卓越理財信用卡概要	<b>B1.</b>	信用卡持卡人合約(滙豐卓越理財萬事達卡、滙豐運籌理財白金Visa卡、滙豐Visa Signature卡、Visa白金卡、滙財金卡、美元滙財金卡、萬事達金卡、滙財卡、萬事達卡、銀聯雙幣卡及銀聯雙幣鑽石卡)
<b>A2.</b>	滙豐運籌理財白金Visa卡持卡人合約及滙豐運籌理財白金Visa卡概要		
<b>A3.</b>	滙豐Visa Signature卡持卡人合約及滙豐Visa Signature卡概要		
<b>A4.</b>	信用卡持卡人合約(Visa白金卡／滙財金卡／萬事達金卡／滙財卡／萬事達卡)及信用卡概要		
<b>A5.</b>	信用卡持卡人合約(美元滙財金卡)及信用卡概要		
<b>A6.</b>	銀聯雙幣信用卡持卡人合約及銀聯雙幣信用卡概要		
<b>A7.</b>	green信用卡持卡人合約及green信用卡概要	<b>B2.</b>	green信用卡持卡人合約
<b>A8.</b>	iCAN卡持卡人合約及iCAN卡概要	<b>B3.</b>	iCAN卡持卡人合約
<b>A9.</b>	自動櫃員機卡章則條款	<b>B4.</b>	自動櫃員機卡條款及細則
<b>A10.</b>	「獎賞錢」計劃條款及細則	<b>B5.</b>	「獎賞錢」計劃條款及細則
<b>A11.</b>	滙豐Mobile信用卡條款及細則	<b>B6.</b>	滙豐Mobile信用卡持卡人合約附錄

<b>A12.</b>	免息分期付款計劃條款及細則(適用於個人信用卡持卡人)	<b>B7.</b>	信用卡免息分期付款計劃條款及細則(適用於個人信用卡持卡人)
<b>A13.</b>	「免息簽賬分期計劃」條款及細則	<b>B8.</b>	「免息簽賬分期計劃」條款及細則(適用於個人信用卡持卡人)
<b>A14.</b>	滙豐「現金套現」分期計劃條款及細則	<b>B9.</b>	信用卡「現金套現」分期計劃條款及細則(適用於個人信用卡持卡人)
<b>A15.</b>	優惠卡持卡人合約及優惠卡概要	<b>B10.</b>	優惠卡持卡人合約附錄
		<b>B11.</b>	連卡佛優惠卡持卡人合約