

Date: 27 May 2016

**Amendments to the following Terms and Conditions:**

- 1. HSBC Cash Instalment Plan Programme Terms & Conditions**
- 2. HSBC Online Cash Instalment Plan Programme 2016 (B) Terms and Conditions**
- 3. Terms & Conditions for HSBC Cash Instalment Plan (A) at 4.88% interest p.a. Programme 2016**

Dear valued HSBC Bank Credit Cardholders,

We would like to inform you that our Terms and Conditions for Cash Instalment Plan (CIP) above will be revised to reflect that interest on the CIP will not be counted towards reduction of the available credit limit on the Cardholder's participating HSBC Bank Credit Card account.

The Amended Terms & Conditions shall take effect from 1 June 2016 and can be found at [www.hsbc.com.my/cip](http://www.hsbc.com.my/cip).