

AMENDED TERMS & CONDITIONS FOR HSBC ADVANCE REWARD POINTS PROGRAMME 2017 (“PROGRAMME”)

28 August 2017

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Advance Reward Points Programme 2017 (“Programme”) will be amended with effect from 1st September 2017 for all new and existing HSBC Advance credit cardholders.

Amended to the Programme Terms & Conditions are as follows:

- Clause 4 in respect of 1x Reward Points have been inserted for clarity.
- Clause 5 have been added to specify that Petrol spend is not eligible for Reward Points.
- Clause 12 inserted to clarify validity period of Reward Points (3 years) and that redemption must be made prior to expiry.
- Clause 13 inserted to clarify that Eligible Cardholder’s Credit Card must also be PIN activated to be qualify for Reward Points.
- Clause 17 inserted to clarify that Reward Points will be rounded down to the nearest Ringgit.

The Amended Terms & Conditions for HSBC Advance Reward Points Programme 2017 is at available [here](#).