

Date: 29 February 2016

Amendments to the HSBC Bank's Balance Transfer Programme 2015 at 0% interest rate p.a. for 6 months Terms and Conditions

Dear valued HSBC Bank Credit Card cardholders,

We would like to inform you that our Terms and Conditions for the HSBC Balance Transfer Plan Programme 2015 at 0% interest rate p.a. for 6 months will be extended until 31 March 2016 and the criteria for eligible cardholders updated accordingly. The Amended Terms & Conditions shall take effect from 29 February 2016 and can be found at www.hsbc.com.my/bt.