REVISION OF TAKAFUL COVER FOR HSBC / HSBC AMANAH CREDIT CARDS/-i, EFFECTIVE 11 JULY 2015

A. Discontinuation of certain Takaful Cover

1. Effective 11 July 2015, HSBC Bank / HSBC Amanah are discontinuing some takaful cover for the following credit cards, summarised in the table below:

Schedule 1

No	Card Type	Valid until 10 July 2015	Effective 11 July 2015
1	 HSBC Visa Reward Credit Card (Formerly known as HSBC Visa Gold Credit Card) HSBC MasterCard Gold Credit Card HSBC Visa Platinum Credit Card 	 Scheduled flight travel inconvenience (SFTI) Purchase protection (PP) 	NIL
2	HSBC Advance Visa Platinum Credit Card	 Scheduled flight travel inconvenience (SFTI) Purchase protection (PP) 	NIL
3	 HSBC Amanah MPower Visa Platinum Credit Card-i HSBC Amanah MPower Visa Credit Card -i 	 Scheduled flight travel inconvenience (SFTI) Automatic flight and travel accident (AFTA) Purchase protection (PP) 	NIL
4	HSBC Amanah Advance Visa Platinum Credit Card-i	 Automatic flight and travel accident (AFTA) Purchase protection (PP) 	NIL

2. Accordingly, no takaful benefits will be paid for claims received from 11 July 2015 onwards for the takaful cover mentioned in Schedule 1 above.

B. Revision of Takaful Benefits

 Takaful cover for HSBC Visa Signature Credit Card, HSBC Premier World MasterCard Credit Card and HSBC Amanah Premier World MasterCard Credit Card-i will be revised with effect 11 July 2015, as indicated in Schedule 2 below:

Schedule 2

Card Type	Coverage	Valid until 10 July 2015 Sum Insured/Covered (RM)		Effective 11 July 2015 Sum Insured/Covered (RM)	
	Automatic Flight and Travel Accident (AFTA) – maximum benefit	1,500,000		1,500,000	
	Overseas Medical Expenses	75,000		NIL	
	Purchase Protection	15,000		NIL	
HSBC Visa Signature Credit Card	Scheduled Flight Travel Inconvenience (SFTI)	Travelling Alone	Travelling with Family Members	Travelling Alone	Travelling with Family Members
	Missed Flight	250	500	250	500
	Luggage Delay	250	500	250	500
	Luggage Loss	1,000	2,000	1,000	2,000

	Automatic Flight and Travel Accident (AFTA) - maximum benefit	2,000,000		1,500,000		
	Purchase Protection	15,000		NIL		
HSBC Premier World MasterCard	Luggage Delay	Travelling Alone	Travelling with Family Members	Travelling Alone	Travelling with Family Members	
Credit Card	Missed Flight	1,250	2,500	250	500	
	Luggage Delay	1,250	2,500	250	500	
	Luggage Loss	3,000	5,000	1,000	2,000	
	Burial/ Cremation and/or transport of mortal remains due to accidental death	5,000	8,000	NIL	NIL	
	Automatic Flight and Travel Accident (AFTA) - maximum benefit	1,500,000		1,500,000		
HSBC	Purchase Protection	15,000		1	NIL	
Amanah Premier World	Overseas Medical Expenses	RM75,000		NIL		
MasterCard Credit Card-i	Emergency Medical Evacuation Expenses	RM50,000		NIL		
	Scheduled Flight Travel Inconvenience (SFTI)	Travelling Alone	Travelling with Family Members	Travelling Alone	Travelling with Family Members	
	Missed Flight	250	500	250	500	
	Luggage Delay	250	500	250	500	
	Luggage Loss	1,000	2,000	1,000	2,000	
	Burial/ Cremation and/or transport of mortal remains due to accidental death	NIL	NIL	NIL	NIL	

- 2. Accordingly, takaful benefits payable for claims received from 11 July 2015 onwards will be paid according to Schedule 2 above.
- 3. All other terms and conditions of the Master Certificate remain unchanged.