AMENDED TERMS & CONDITIONS FOR HSBC VISA SIGNATURE CREDIT CARD PROGRAMME 2017/2018 ("PROGRAMME")

27 November 2017

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC VISA Signature Credit Card Programme 2017/2018 ("Programme") will be amended with effect from <u>1st December 2017</u> for all new and existing HSBC VISA Signature credit cardholders.

Amendments to the Programme Terms & Conditions are as follows:

 Clause 11b and Clause 17 in respect of the Eligible Spend in Participating Shopping Malls.

The Terms & Conditions for HSBC VISA Signature Credit Card Programme 2017/2018 is at available here.

