

Date: 2 May 2016

Amendments to the HSBC Advance Reward Points Programme 2016

Dear valued HSBC Bank Credit Card cardholders,

We would like to inform you that an insertion has been on our Terms and Conditions for HSBC Advance Reward Points Programme 2016 to clarify spending category that is not entitled to Reward Points. The new Terms & Conditions shall take effect from 2 May 2016 and can be found at http://www.hsbc.com.my/1/2/personal-banking/credit-cards#_advance_platinum.