

Date: 28 June 2016

Amendments to the HSBC Platinum Reward Points Programme 2016

Dear valued HSBC Bank Credit Card cardholders,

We would like to inform you that an insertion has been made to Clause 8 Table 1A on our Terms and Conditions for HSBC Platinum Reward Points Programme 2016 to include new participating shopping malls entitled to reward points. The new Terms & Conditions shall take effect from 1 July 2016 and can be found at http://www.hsbc.com.my/1/2/personal-banking/credit-cards#_visa_platinum.