

Notice of Changes on the Use of Personal Credit Cards

A. The following amendments to our RewardCash Programme Terms and Conditions will take effect from 1 April 2017:

Section	Amendments
A. General Terms and Conditions	<p>A new sub-clause (e) will be added to clause 5 as follows:</p> <p>5. We have the right not to award or allow you to use RewardCash unless your credit card and card account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:</p> <p>(a) cash advance;</p> <p>(b) fees and charges;</p> <p>(c) withdrawals under a cash or spending instalment plan; and</p> <p>(d) (i) online bill payments to the Inland Revenue Department made with any credit card, (ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card, and (iii) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card.</p> <p>RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and</p> <p>(e) <u>quasi cash transactions including:</u></p> <p><u>(i) betting and gambling transactions, (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), (iii) transactions at financial institutions (including purchase of merchandise and services from banks), (iv) wire transfers, and (v) purchase and/or reload of stored value cards or e-Wallets (except for reload via Octopus Automatic Added Value Service).</u></p> <p><u>according to the merchant codes issued by Visa, MasterCard Worldwide or UnionPay (as applicable) from time to time.</u></p>

B. The following amendments to our credit card cardholder agreements will take effect from 1 May 2017:

Applicable credit card cardholder agreement(s)	Amendments
<p>Credit Card Cardholder Agreement [Clause 1(a)]</p> <p>green credit card Cardholder Agreement [Clause 1(a)]</p> <p>iCAN Credit Card Cardholder Agreement [Clause 1(a)]</p>	<p>The current clause will be amended as follows:</p> <p><b>Your responsibility</b></p> <p>(a) You are responsible for the Card Account and all Card Transactions (including all related fees and charges). You are responsible even if:</p> <p>(i) you do not sign a sales slip (including where a Card Transaction may be effected by telephone, mail, electronic means or direct debit arrangement without a sales slip or without your signature) <u>or the signature on the sales slip is different from the signature on your Card</u>; or</p> <p>(ii) the Card Transaction is effected involuntarily.</p>
<p>Credit Card Cardholder Agreement [Clause 5(d)(i)]</p>	<p>The current clause will be amended as follows:</p> <p><b>Loss, theft or misuse of your Card or PIN</b></p> <p>(d) (i) If you report loss, theft, disclosure or unauthorised use of your Card or PIN in accordance with this Clause 5, your maximum liability for unauthorized transactions (other than cash advances) is:</p> <p>(1) <b>(applicable if your Card is a UnionPay Dual Currency or UnionPay Dual Currency Diamond credit card)</b> HK\$500 for <u>each of</u> your Hong Kong dollar sub-account and RMB500 <del>for your</del> Renminbi sub-account <u>respectively</u>;</p> <p>(2) <b>(for other Cards)</b> HK\$500 per Card.</p>
<p>Credit Card Cardholder Agreement [Clause 7(g)]</p> <p>green credit card Cardholder Agreement [Clause 7(f)]</p>	<p>The current clause will be replaced as follows:</p> <p>(i) All payments to us under or in connection with this Agreement (including the outstanding balance in your Card Account, interest, fees and charges) must be paid in full. You will not deduct any sums owed by us to you from any payments made or to be made by</p>

iCAN Credit Card Cardholder Agreement [Clause 7(f)]

you under or in connection with this Agreement. If a deduction on account of tax or a similar charge or any other reason is required by applicable laws or regulations, or we are later obliged under applicable laws or regulations to return any money received by us in payment of the amount owing, you must make up the payment so that we receive the full amount owing under or in connection with this Agreement.

- (ii) You agree that any termination of your Card is subject to the condition that no money that we received in payment of the amount owing will subsequently be returned or reduced under any applicable laws or regulations. If after the termination of your Card, we are later obliged under applicable laws or regulations to return any money received by us in payment of the amount owing, or if your Card is terminated without receiving full payment of the amount owing, you will remain liable for making up the shortfall or the remaining balance so that we will receive the full amount owing under or in connection with this Agreement, and we have a right to claim against you for the shortfall or the remaining balance as if we had never terminated your Card.

- (iii) You hereby confirm that any withholding tax obligation or other obligations to make deduction or withholding (whether on account of tax or for any other reason), in respect of any amount payable to us under this Agreement whether under applicable laws or regulations of Hong Kong or applicable laws or regulations of any other country where you may reside, would be your responsibility. You will upon our request, deliver promptly evidence satisfactory to us that you have complied with applicable deduction or withholding obligations. You hold us harmless and agree to fully indemnify us on demand for all consequences of any failure to comply with such obligations including any claim which may be made against us by any authorities.

- (iv) This Clause [7(g)]/[7(f)] will continue to be effective after the termination of your Card.

Credit Card Cardholder Agreement [Clause 11(d)]

green credit card Cardholder Agreement [Clause 10(d)]

The current clause will be amended as follows:

**Termination of Card**

- (d) We may terminate or suspend your Card (whether the primary Card or an additional Card) at any time without giving you prior notice or any reason.

iCAN Credit Card Cardholder Agreement [Clause 9(c)]

The current clause will be amended as follows:

**Termination of Card**

- (c) We may terminate or suspend your Card at any time without giving you prior notice or any reason. If we terminate or suspend your Card, this will automatically result in the termination or suspension of your Virtual Card Account and all linked private label cards (if any) at the same time, as applicable.

Please note that the amendments under Part A shall be binding on you if you continue to use or retain your card(s) on or after 1 April 2017, and the amendments under Part B shall be binding on you if you continue to use or retain your card(s) on or after 1 May 2017.

If you decline to accept the amendments, you have the right to terminate your card(s) according to the relevant provision under the applicable credit card cardholder agreement(s) before the amendments come into effect. If you wish to make any such arrangements or should you have any queries, please call our Customer Service Hotline on (852) 2233 3000 for enquiries. For HSBC Premier customers or Advance customers, you are also welcome to call the respective HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 for enquiries.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

February 2017

Issued byThe Hongkong and Shanghai Banking Corporation Limited



有關使用個人信用卡的修訂通知

A. 由2017年4月1日起，「獎賞錢」條款及細則將作以下修訂：

部分	修訂
A. 一般條款及細則	<p>現時條款第5條將新增第(e)條如下：</p> <p>5. 除非閣下的信用卡及信用卡戶口有效及信用狀況良好，本行有權不給予閣下「獎賞錢」或不讓閣下使用「獎賞錢」。本行亦有權不時指定及更改賺取「獎賞錢」的比率及不能賺取「獎賞錢」的簽賬種類。目前，不能賺取「獎賞錢」的簽賬種類包括下列各項：</p> <p>(a) 現金透支；</p> <p>(b) 收費及費用；</p> <p>(c) 現金套現或簽賬分期計劃下的提款；及</p> <p>(d) (i) 以任何信用卡在網上向稅務局繳交的賬單；(ii) 以任何信用卡在網上向保險公司繳交為償還保險公司保單貸款賬單類別的費用；及 (iii) 以普通卡、金卡或銀聯雙幣信用卡在網上繳交的賬單。</p> <p>以合資格信用卡在網上繳費，只有每月月結單周期之首港幣10,000元之合資格網上繳交費用才可獲享「獎賞錢」；及</p> <p>(e) <u>半現金交易包括根據Visa、萬事達卡國際組織或銀聯（按情況適用）不時界定之商戶編號的：</u></p> <p><u>(i) 賭博交易；(ii) 於非金融機構的交易（包括購買外匯、匯票及旅行支票）；(iii) 於金融機構的交易（包括購買銀行產品及服務）；(iv) 電匯；及(v) 購買及/或充值儲值卡或電子錢包（八達通自動增值服務除外）。</u></p>

B. 由2017年5月1日起，信用卡持卡人合約將作以下修訂：

相關信用卡持卡人合約	修訂
信用卡持卡人合約第1(a)條	現時條款將修訂如下： <b>閣下的責任</b>
green 卡持卡人合約第1(a)條	(a) 閣下須為信用卡戶口及所有信用卡交易（包括所有相關費用及收費）負責。縱使在下列情況，閣下仍須負責：
iCAN 卡持卡人合約第1(a)條	(i) 閣下沒有簽署簽賬單（包括如信用卡交易可以電話、郵遞、電子形式或直接付款安排進行而無需簽賬單或無需閣下簽署） <u>或簽賬單上的簽署與閣下的信用卡上的簽署不同</u> ；或 (ii) 信用卡交易不是在閣下自願的情況下進行。
信用卡持卡人合約第5(d)(i)條	現時條款將修訂如下： <b>閣下的信用卡或任何機密號碼遺失、被竊或不當使用</b>
	(d) (i) 如閣下按本第 5 條報告信用卡或私人密碼遺失、被竊、外洩或遭未經授權使用，則閣下就未經授權的交易（但不包括現金貸款）須承擔的責任最高為：
	(1) <b>（如閣下的信用卡屬銀聯雙幣卡或銀聯雙幣鑽石卡才適用）</b> 就港幣子戶口及人民幣子戶口分別各為港幣500元及人民幣500元；
	(2) <b>（其他信用卡適用）</b> 每一張信用卡港幣 500 元。
信用卡持卡人合約第7(g)條	現時條款將被取代如下：
green 卡持卡人合約第7(f)條	(i) 所有按或有關本合約作出的付款（包括閣下信用卡戶口未清還的結欠、利息、費用及收費）必

iCAN 卡持卡人合約第7(f)條

須全數向本行支付。閣下不得從閣下按或有關本合約作出的任何付款中扣除本行欠下閣下的任何款項。如根據適用法律或法規須扣除稅款或類似的收費，或因任何其他原因須作出扣除，或本行之後須根據適用法律或法規退還任何所收到的支付欠款的款項，閣下必須補足差額，以確保本行全數收到按或有關本合約應付的款項。

- (ii) 閣下同意，作為終止閣下的信用卡的先決條件，本行所收到的還款不會於其後須根據任何適用法律或法規被退還或扣減。當終止閣下的信用卡後，若本行之後須根據適用法律或法規退還任何所收到的還款，或當終止閣下的信用卡時，若本行並未全數收到償還欠款的款項，則閣下仍然有責任支付差額或任何餘款，以確保本行能全數收到按或有關本合約應付的款項，而本行有權向閣下追討該差額或任何餘款，猶如本行從未終止閣下的信用卡。

- (iii) 閣下確認，根據香港的適用法律或法規，或任何其他閣下可能居住的國家的適用法律或法規項下有有關閣下按本合約應向本行繳付的任何款項的任何預扣稅義務或其他扣減或預扣義務（無論是稅務或任何其他原因的扣減或預扣）均為閣下的責任。閣下將應本行的要求從速向本行提供本行認為滿意的證據，以證明閣下已遵守適用的扣減或預扣義務。有關未能履行此等義務的所有後果，包括任何機構可能就此向本行作出的任何申索，閣下確保本行不會招致任何損失，並同意應要求對本行作出全部彌償。

	(iv) 本行第 [7(g)] / [7(f)] 條於終止閣下的信用卡後仍然繼續有效。
信用卡持卡人合約第11(d)條	現時條款將修訂如下： <b>終止信用卡</b>
green 卡持卡人合約第10(d)條	(d) 本行可隨時終止或暫停閣下的信用卡（不論是基本卡或附屬信用卡）而無需給予閣下事先通知或任何理由。
iCAN 卡持卡人合約第9(c)條	現時條款將修訂如下： <b>終止信用卡</b>
	(c) 本行可隨時終止或暫停閣下的信用卡而無需給予閣下事先通知或任何理由。如本行終止或暫停閣下的信用卡，即自動同時終止或暫停閣下的虛擬卡戶口及所有相連的優惠卡（如有） <u>（按情況適用）</u> 。

謹請注意，如您在 2017 年 4 月 1 日或之後繼續使用或持有有關信用卡，上述 A 部分修訂將對您具有約束力。如您在 2017 年 5 月 1 日或之後繼續使用或持有有關信用卡，上述 B 部分修訂將對您具有約束力。

如您不接納上述修訂，您有權在有關修訂生效前根據所屬信用卡持卡人合約中列明的有關條款終止合約。您欲作以上任何安排或有任何查詢，請致電客戶服務熱線 (852) 2233 3000。若您是滙豐卓越理財或運籌理財客戶，亦歡迎分別致電滙豐卓越理財服務熱線 (852) 2233 3322 或滙豐運籌理財服務熱線 (852) 2748 8333 查詢有關詳情。

如中英文版本有任何歧義，概以英文版為準。

2017 年 2 月

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