

AMENDED TERMS & CONDITIONS FOR HSBC BALANCE CONVERSION PLAN PROGRAMME

10 October 2018

Dear Valued Customers,

We hereby give notice that the Terms & Conditions for HSBC Balance Conversion Plan Programme will be amended with effect from 15 October 2018.

Updates to the Terms & Conditions are as follows:

- **Clause 2** has been amended to include “*HSBC Platinum Mastercard*” as one of the Participating HSBC Bank Credit Cards.
- **Clause 5 and 8** have been amended to remove “*goods & services tax (GST)*” and replaced with “*applicable tax, if any*”.
- **Clause 27** has been amended to replace “*the entire outstanding balance of the BCP Amount(s) for Type A Balance Conversion Plan or Type B Balance Conversion Plan (whichever applicable) including interest shall immediately become due and payable if:*” with “*the entire outstanding BCP Monthly Instalment and total unbilled principal BCP Amount(s) for Type A Balance Conversion Plan or Type B Balance Conversion Plan (whichever applicable) shall immediately become due and payable if:*”

The Amended HSBC Balance Conversion Plan Programme Terms and Conditions is available at [click here](#).