

# Amended Cardholder Agreement which forms part of the HSBC Bank Malaysia Berhad ("HSBC") Universal Terms and Conditions

13 Nov 2019

Dear Valued Customers,

We are pleased to inform that our Cardholder Agreement which forms part of the Universal Terms and Conditions for HSBC Bank will be updated and revised as follows effective 4 Dec 2019:

Amendments of the sentences are as shown in strikethrough, for deletion, and highlighted, for addition.

Products/Services	Clause No.	Clauses
b. Definitions	2 (xvii)	<p>Minimum Monthly Payment" means a minimum monthly payment payable on the Due Date, which is calculated based on:</p> <p><del>(a) 5% of Current Balance + 100% monthly instalment of Credit Card Instalment Plans (if any) + any unpaid minimum payment specified in the preceding month's Card Statement; OR RM50, whichever is higher;</del></p> <p><del>(b) if the Card Account exceeds the Credit Limit, 5% of the Current Balance + 100% monthly instalment of Credit Card Instalment Plans (if any) + any unpaid minimum payment specified in the preceding month's Card Statement + Overlimit.</del></p>

The Amended Terms & Conditions for HSBC Bank Malaysia Berhad ("HSBC") Universal Terms & Conditions (Dec 2019 Edition) is available [here](#).

