

Amended HSBC Bank Malaysia Berhad Cardholder Agreement effective 1 October 2021

23 September 2021

Dear Valued HSBC Credit Card Cardholders,

We hereby give notice that the Cardholder Agreement will supersede the existing Cardholder Agreement effective 1 October 2021.

Amended clause as below:

- **Clause 5 (e)** has been amended.
If You use the Credit Card in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International or Mastercard International, on the date of conversion in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International or Mastercard International.

The revised HSBC Bank Malaysia Berhad Cardholder Agreement is available [here](#).