

Amended Terms & Conditions and Frequently Asked Questions (FAQ) for HSBC Visa Signature Credit Card Programme effective 12 August 2019

22 July 2019

Dear Valued Visa Signature Customers,

We hereby give notice that this amended Terms & Conditions will supersede the existing Terms & Conditions for HSBC Visa Signature Credit Card Programme 2019 from 12 August 2019 for all new and existing HSBC Visa Signature Credit Card cardholders.

Updates to the Terms & Conditions are as follows:

- **Clause 18** has been amended to exclude e-wallets that allow cash-out.

With effect from 12 August 2019 onwards, online spend transaction for or into e-wallet(s) that allow customers to transfer or withdraw money from the e-wallet(s) to another account, ATM or e-wallet(s) will no longer earn additional Reward Points.

Frequently Asked Question (FAQ) below.

1. What is an e-wallet?

An e-wallet also known as digital wallet refers to an electronic device or online service that allows an individual to load funds into their e-wallet to make payments via smartphone or computer.

2. What are the e-wallets available in Malaysia?

The popular e-wallets in Malaysia are BigPay, Boost, Touch 'n Go, GrabPay, AEON e-wallet, Lazada e-Wallet, etc.

3. What are the e-wallets that allow cash-out?

These refer to e-wallets that allow customers to transfer or withdraw money from the e-wallet(s) to another account, ATM or e-wallet(s). Example of such e-wallets are BigPay and Boost App. This list is not exhaustive and may subject to change from time to time.

4. What are the e-wallets that does not allow cash-out?

These refer to e-wallets where the funds in the e-wallet can only be used to purchase goods or services. Example of such e-wallets are GrabPay, FavePay, Touch 'n Go. This list is not exhaustive and may subject to change from time to time.



5. How will this change affect me?

You will continue to earn 1x Reward Points when you perform online spend transactions for or into any e-wallets using HSBC Credit Cards, however, you will not earn Additional Reward Points if the e-wallets allow cash-out (refer to 3 above on e-wallets that allow cash-out).

The amended Terms & Conditions for HSBC Visa Signature Credit Card Programme 2019 is available [here](#).