

## Revision of HSBC Bank Malaysia Berhad (“HSBC Bank”) Universal Terms & Conditions and Cardholder Agreement

13 January 2025

**Dear Valued Customer,**

Effective 4 February 2025, the terms and conditions for the Use of Card, Use of Debit Card and Everyday Global Account which form part of the HSBC Bank Universal Terms & Conditions, and the terms and conditions for the Use of Credit Card which form part of the HSBC Bank Cardholder Agreement will be amended.

The amendments made are set out in the Tables below for ease of reference.

### (a) HSBC Bank Universal Terms & Conditions

Existing Terms and Conditions (September 2024 Edition)	Revised Terms and Conditions (February 2025 Edition)
<b>Generic Terms &amp; Conditions – Clause 18. Use of Card</b>	
18. (viii) The Customer agrees that cash withdrawals carried out at ATM outside Malaysia will be debited to the account after conversion to Ringgit Malaysia at the exchange rate determined by Visa 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. This is not applicable to transactions performed overseas on the Everyday Global Debit Card and settled in the currencies supported in Everyday Global Account.	<ul style="list-style-type: none"> <li>• <i>Clause 18. (viii) removed.</i></li> <li>• <i>Clause number for existing Clause 18. (ix) and (x) updated to Clause 18. (viii) and (ix).</i></li> </ul>
<b>Generic Terms &amp; Conditions – Clause 19. Use of Debit Card</b>	
19. (iii) (d) the merchant may check to ensure there are sufficient funds in the designated account by sending an authorization request to the Bank;	19. (iii) (d) the merchant may check to ensure there are sufficient funds in the designated account by sending an authorization request to the Bank. The Bank has the discretion to decline any debit card transaction, even if there is sufficient credit balance in the Customer’s account.



<p>19. (iii) (e) on approval for some transactions, part of the account balance may be blocked until the transaction is concluded;</p>	<p>19. (iii) (e) on approval for some transactions, part of the account balance may be on hold until the transaction is concluded. The hold on the amount and duration will be determined by the Bank.</p>
<p>19. (iii) (k) <i>Not Applicable</i></p>	<p><u>Added New Clause 19(iii)(k)</u></p> <p>19. (iii) (k) For toll-related transactions, the Card-Not-Present (CNP) feature is automatically and permanently enabled to ensure consistent and uninterrupted toll payment experience. The Bank reserves the right to debit your designated account directly without prior notice for toll payment if the Customer manages to pass through the toll successfully using the debit card but the toll payment is not successfully charged on the same day due to insufficient funds in the designated account, system outages, technical issues and/or whatsoever reasons, and this may result in a discrepancy between the toll charge date and time versus the actual transaction date and time.</p>
<p>19. (iv) Visa - The Customer agrees that withdrawal and purchase transactions carried out in a currency other than Ringgit Malaysia will be debited to the account after conversion to Ringgit Malaysia at the exchange rate determined by Visa 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. This is not applicable to transaction performed overseas (including online transactions transacted in foreign currencies) on the Everyday Global Debit Card</p>	<p>19. (iv) Visa - The Customer agrees that withdrawal and purchase transactions carried out in a currency other than MYR will be debited to the account after conversion to MYR at the exchange rate determined by Visa International, on the date of conversion in addition to a foreign currency conversion fee of 1%. This is not applicable to transactions performed on the Everyday Global Debit Card and debited from the supported foreign currency credit balances. If there are insufficient credit balances in the supported foreign currency Everyday Global</p>

<p>and settled in the currencies supported in Everyday Global Account.</p>	<p>Account, the funds will be debited from the MYR account balances at the exchange rate determined by Visa International or the Bank, and a 1% conversion fee will be charged.</p>
<p>19. (v) The Customer shall not use or attempt to use the debit card unless there are sufficient funds in the account.</p>	<p>19. (v) The Customer shall not use or attempt to use the debit card unless there are sufficient funds in the account. If the customer's account is overdrawn (only applicable for current account) and there is no overdraft facility, the customer must, upon the Bank's demand, repay the overdrawn amount plus interest as specified in the terms and conditions governing the account.</p>
<p>19. (vi) <i>Not Applicable</i></p>	<p><u>Added New Clause 19(vi)</u></p> <p>19. (vi) The Bank reserves the right of set-off, which may involve combining, consolidating, setting off, or transferring funds credited to the Customer's accounts to settle any amounts due or owing by the Customer to the Bank. This right of set-off may be applied between accounts even if they are in different currencies. In such cases, the Bank may perform the set-off with the necessary currency conversion at the exchange rates at the Bank's discretion.</p>
<p><b>Specific Terms and Conditions for Wealth and Personal Banking – Clause 13. Everyday Global Account</b></p>	
<p>13. (e) When the Customer uses the Everyday Global Debit Card for ATM withdrawal or purchase transactions outside Malaysia, such transaction shall be charged in the official currency of the country where the Everyday Global Debit Card is used, and the Bank shall debit the account with the amount of the debit card transaction in the currency it was performed, if such currency is held in the account and where there are sufficient credit balances in the foreign currency intended in the account.</p>	<ul style="list-style-type: none"> <li>• <i>Removed Clause 13. (e) to 13. (h).</i></li> <li>• <i>Clause numbers for existing Clause 13. (i), (j), (k), (l), (m) and (n) have been amended to Clause 13. (e), (f), (g), (h), (i), (j).</i></li> <li>• <i>Added new Clause 13(k)</i></li> </ul> <p><u>New Clause Added</u></p> <p>13. (k) For information on the usage of Everyday Global Debit Card, please refer to the <i>Generic Terms and Conditions - Clause 19: Use of Debit Card</i> in the HSBC Bank Universal Terms and Conditions.</p>

<p>13.(f) Where a currency is held/supported, and if there are insufficient funds in the foreign currency intended, the entire transaction amount shall be automatically converted into Ringgit Malaysia at the Bank's prevailing exchange rate at such times and the amount will be debited from the Ringgit Malaysia account balances, subject to sufficient credit balances.</p> <p>13. (g) Where a currency is not supported in the foreign currency intended, the Customers agrees that the transaction shall be debited to the account after conversion to Ringgit Malaysia, subject to sufficient credit balances, at the exchange rate determined by Visa International plus administration charges, on the date of conversion. ATM Operator Fees may be incurred at HSBC and non-HSBC ATMs.</p> <p>13. (h) Any ATM withdrawal and debit card purchase transaction shall be declined if there are insufficient funds in the Ringgit Malaysia credit balances.</p>	
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**(b) HSBC Bank Cardholder Agreement**

Existing Terms and Conditions (June 2024 Edition)	Revised Terms and Conditions (February 2025 Edition)
<b>Clause C. Usage of Credit Card</b>	
<p>4. (e) For credit card transactions performed using mobile wallet, the terms and conditions in Appendix 1 (Terms and Conditions for Mobile Wallet) shall apply.</p> <p>(f) If the Bank issues an additional card ("<b>the Supplementary Credit Card</b>") at the joint request of the primary Cardholder and the additional cardholder ("<b>the Supplementary Cardholder</b>"), the primary Cardholder will be solely liable to the Bank for the use of the Supplementary Credit Card.</p> <p>(g) The Supplementary Cardholder is bound by this Agreement upon activation of credit card.</p>	<ul style="list-style-type: none"> <li>• <i>Inserted new Clause 4(e)</i></li> <li>• <i>Clause numbers for existing clause 4(e), (f) and (g) have been amended to Clause 4(f), (g) and (h).</i></li> </ul> <p>4. (e) For toll-related transactions, the Card-Not-Present (CNP) feature is automatically and permanently enabled to ensure consistent and uninterrupted toll payment experience. The Bank has the right to debit your Card Account directly without prior notice for toll payment if the Cardholder manages to pass through the toll successfully using the Credit Card but the toll payment is not successfully charged on the same day due to insufficient credit limit, system outages, technical issues and/or whatsoever reasons, and this may result in a discrepancy between the toll charge date and time versus the actual transaction date and time.</p> <p>(f) For credit card transactions performed using mobile wallet, the terms and conditions in <i>Appendix 1 (Terms and Conditions for Mobile Wallet)</i> shall apply.</p> <p>(g) If the Bank issues an additional card ("<b>the Supplementary Credit Card</b>") at the joint request of the primary Cardholder and the additional cardholder ("<b>the Supplementary Cardholder</b>"), the primary Cardholder will be solely liable to the Bank for the use of the Supplementary Credit Card.</p> <p>(h) The Supplementary Cardholder is bound by this Agreement upon activation of credit card.</p>