

Amended Cardholder Agreement which forms part of the HSBC Amanah Malaysia Berhad (“HSBC Amanah”) 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 Amanah 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 (xviii)	<p>“Minimum Monthly Payment” means a minimum monthly payment payable on the Due Date, which is equivalent to:</p> <p>(a) 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 OR RM50, whichever is the higher; or</p> <p>(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.</p>

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

