

AMENDMENTS TO THE TERMS & CONDITIONS FOR HSBC AMANAH MPOWER CREDIT CARD-i (EFFECTIVE 1 October 2021)

10 September 2021

Dear Valued Customers,

The Terms & Conditions for HSBC Amanah MPower Credit Card-i has been updated and reflected as follows: -

- **Clause 18 has been added to explain that All Eligible Spend are calculated based on total consolidated (primary and supplementary/ies) spending per calendar month for the respective categories.**
- **Clause 19 has been added to explain the assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID).**
- **Clause 20 has been amended to explain the Annual Charity Donation Capping.**

Details of amendments made to each sections are detailed below. Amendments of the sentences are as shown in strikethrough, for deletion, and highlighted, for addition.

The updated Terms and Conditions will be effective 1 October 2021.

A. CASH BACK EARNING

18. All Eligible Spend are calculated based on **total consolidated (primary and supplementary/ies) spending** per calendar month for the respective categories. All Eligible Spend on the Credit Card-i made by the primary Cardholder and/or his/her supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually.
19. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. In the event that Cash Back are not credited to Your Credit Card-i account due to the incorrect assignment of MCC and MID by the acquiring bank, please take note that HSBC is not responsible for such discrepancies which are beyond HSBC's control.

B. CHARITY DONATION BY THE BANK

20. HSBC will make a Charity Donation to Selected Charity Organization(s) which is equivalent to 1% of the Eligible Charity Spend made by Eligible Cardholders, up to a maximum of RM500,000 per year ("Annual Charity Donation Capping"). The Annual Charity Donation Capping is a shared capping among HSBC's participating credit card programmes and is pooled together with HSBC Amanah Malaysia Berhad's participating credit card-i programmes. The full list of participating credit card-i programme is available [here](#).