

Important Information: We're making some changes to the terms that relate to the *HSBC Credit Card Terms and Personal Financial Charges for HSBC Credit Cards*.

Summary of changes – HSBC Credit Card Terms

Please refer to the following table for details on the changes to the **HSBC Credit Card Terms (dated 3 November 2023)** that are effective from **11 April 2024**. You can access the latest version of these terms and conditions on the link below.

www.hsbc.com.au/help/important-notice

Change summary	Change details
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Credit Card Terms.	
We're changing the availability and use of cheques in certain situations.	We've done this by removing references to cheques in certain clauses and reducing the ways in which cheques can be used to make or receive payments.
Part B: Credit Card Terms	
We've updated the list of supplemental terms that may apply to your credit card to reference the Instalment Plan feature.	We've done this in clause 2 by adding Instalment Plans as a feature whose supplemental terms may also apply to your credit card.
We've clarified the circumstances when we may not pay a cheque.	We've done this in clause 13 by clarifying that we may not pay a cheque: <ul style="list-style-type: none"> • When we refund any credit balance on your account by transferring it to another account you hold with us or another financial institution.
We've updated the contact details for the National Relay Service.	We've done this by updating the contact details for the National Relay Service in Part A: Our Credit Guide and within clause 24 .

Summary of changes – Personal Financial Charges for HSBC Credit Cards

Please refer to the following table for details on the changes to the **Personal Financial Charges for HSBC Credit Cards (dated 28 August 2023)** that are effective from **11 April 2024**. You can access the latest version of these terms and conditions on the link below.

www.hsbc.com.au/help/important-notice

Change summary	Change details
Specific changes	
Personal Financial Charges for HSBC Credit Cards	
We've removed some fees that we will no longer charge	We've done this by removing the following fees: <ul style="list-style-type: none">• Additional Statement charge• Cheque dishonour fee• HSBC Payment Fee (via PostBillpay)
We've clarified under what circumstances we will charge a Return Fee	We've done this by stating that the Return Fee applies if payments on your account are rejected or dishonoured, including any direct debit payments or cheque deposits.