



Private & Confidential

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YOKOHAMA-CITY KANAGAWA [Redacted]
JAPAN

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28 June 2021

Dear Valued Customer

Important news for HSBC Advance Visa Platinum Credit Cardholders

We are always dedicated to providing you with rewarding banking experiences. To this end, the HSBC Advance Visa Platinum Credit Card (Advance Card) will be discontinued in the third quarter of 2021. Your Advance Card ending with 8831 together with any of your additional card(s) will be converted to HSBC Red Credit Card (Red Card)¹ shortly.

The Red Card will give you RewardCash for every single purchase you make². Here's how it works:

Earn RewardCash wherever you go

- 4% for online purchases
- 2% for local supermarket purchases
- 1% for other local and overseas purchases

Get instant, hassle-free and unlimited rewards

- No upper limit on rebates
- No registration needed
- No minimum spending requirements
- No annual fee

Your Red Card will be auto-approved and sent to you in around 60 days from the date of this letter. Your current Advance Card details, such as your credit limit, outstanding balance, and RewardCash balance will be transferred to your Red Card. Please note that "Red Hot Rewards of Your Choice" will not apply to Red Card as the Card has an alternative reward programme.

After you receive your new Card, you may need to arrange some set-ups. These are explained in the attached "Important things to note about your Card Conversion". All these arrangements will also apply to any of your additional cardholder(s) so please let them know.

After your new Card arrives:

- Activate it right away. Your current Advance Card will become invalid in approximately 60 days³ after your Red Card is activated.
- If you don't activate it, your current Advance Card will become invalid in approximately 180 days³ after your Red Card is issued.

If you don't want the Red Card, please call the HSBC Personal Banking Hotline (852) 2233 3000 within 30 days from the date of this letter. You will be able to use your Advance Card until it is discontinued. If we don't hear from you, the Red Card will be sent to you as part of this conversion arrangement.

Yours faithfully

The Hongkong and Shanghai Banking Corporation Limited
(This is a computer-generated letter and no signature is required.)

Remarks:

1. This conversion arrangement only applies to cardholders whose Advance Card accounts are valid and in good standing when the Red Card is issued and activated, and to cardholders who do not have any Red Card or any Red Card application that is pending for approval.
2. The rewards of the Red Card are subject to the Terms and Conditions for HSBC Red Credit Card Reward Scheme.
3. The exact date and other details will be provided in a separate notification before the Advance Card becomes invalid.



Important things to note about your Card Conversion

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There will be a few changes when your HSBC Advance Visa Platinum Credit Card is converted to the HSBC Red Credit Card. These changes will also apply to any additional cardholder(s) you may have, so please let them know.

1. What will not change

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- Credit limit
- Statement and payment due dates
- Account balance
- RewardCash balance
- Cash Instalment Plan/Spending Instalment Plan
- Recurring payment instruction(s) with specific insurance premium¹
- AutoPay settings for card repayments from HSBC account(s)²
- Octopus automatic add-value service
- RewardCash Certificate Scheme
- Registered credit card promotions
- Credit Card Cardholder Agreements and other relevant Credit Card Terms and Conditions (except for the change in the product name)³

2. What will change

- Your credit card number, your ATM PIN and your card expiry date
- The "Red Hot Rewards of Your Choice" and the "Red Hot Online and Overseas Spending Rewards" programmes will not apply to the Red Card. However, if you have already registered for them and if you hold other HSBC Credit Cards where these programmes still apply, your eligible spending with those Cards will continue to apply.
- The Red Card cannot be used for "Instant RewardCash Redemptions at Merchants"

3. What you need to set up after receiving your Red Card (if applicable)

- Recurring payment instruction(s) with merchants/utility companies
- AutoPay settings for card repayments from non-HSBC account(s)²
- Credit card information stored at any retailers/online merchants
- Payment by Phone Service (PPS)
- Mobile payment card account
- PayMe Top-up card account
- Reward+ RewardCash Sharing service and TravelFree service card account
- ATM facility

After we send you the Red Card, you will also receive an eAdvice on your HSBC Personal Internet Banking, or a letter (if you do not have HSBC Personal Internet Banking) reminding you about the things you need to do and the "Important Notice of Conversion Arrangement". Please ensure you have read them before you activate the Red Card.

Remarks:

1. The specific insurance premium payments include: personal life insurance policies offered by HSBC Life (International) Limited; personal medical insurance and/or personal general insurance offered by AXA General Insurance Hong Kong Limited that were applied for through HSBC.
2. If the existing repayment account is not your own account, please inform the related third party on the change of card number.
3. For the latest Terms and Conditions of the Red Card, please visit www.hsbc.com.hk/credit-cards/products/red.

