



*For English version, please refer to page 3 & 4.*

## 滙豐信用卡持卡人合約簡化版本及「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」／免息分期付款計劃條款及細則的修改通知

親愛的客戶：

感謝您使用滙豐信用卡。希望您享受使用我們的服務。

我們一直致力改進及提升我們的銀行服務，以保障你的權益，同時亦希望加強您對我們銀行服務的理解。為幫助您更容易了解條款及細則，我們將會為信用卡持卡人合約推出簡化版本。我們亦同時修改分期付款／套現計劃的條款及細則。兩項改動均於 2023 年 1 月 15 日起生效。毋需擔心，簡化版本不會影響我們現有的信用卡服務或您現有的權利和義務。

### 簡化摘要

- 我們將條款及細則：
  - 重寫及重新排序，幫助您更容易閱讀和理解
  - 合併及簡化，刪除重複、不一致及過時的部分

### 修改摘要

- 由於分期付款／套現計劃為信用卡功能之一並構成信用卡產品的一環，我們將修改該等分期付款／套現計劃的條款及細則，以清楚列明該等條款及細則建基於信用卡持卡人合約之上
- 我們將信用卡免息分期付款計劃的名稱更改為信用卡商戶免息分期付款計劃 為幫助

由現在開始，您可前往滙豐網站查看及下載 [簡化版的信用卡持卡人合約](#) 以及 [分期付款／套現計劃條款及細則的修改詳情](#)。直至 2023 年 6 月 30 日，您亦可前往滙豐網站查看及下載現有的 [信用卡持卡人合約](#) 及現有的 [分期付款／套現計劃條款及細則](#)。

如有任何疑問，歡迎透過查詢熱線與我們聯絡。

多謝選用滙豐，我們隨時樂意為您服務。

財富管理及個人銀行（香港）



## 滙豐「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」／信用卡免息分期付款計劃條款及細則的修改詳情(2023年1月15日起生效)

我們對「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」／信用卡免息分期付款計劃條款及細則(適用於個人信用卡持有人)作出如下修改，修改部分用下劃線和**粗體字**標出：

### 「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」條款及細則第1(b)條

『「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」的提供受本條款及細則**(為信用卡條款的附加及補充條款)**規限。閣下以任何方式申請「現金套現」分期計劃／「現金套現」計劃／「簽賬分期計劃」，即被視為已全面接受本條款及細則及信用卡條款**(經補充)**並受其約束。如本條款及細則的規定與信用卡條款的規定有任何不一致，概以本條款及細則為準。』

將信用卡免息分期付款計劃條款及細則(適用於個人信用卡持卡人)更名為信用卡**商戶**免息分期付款計劃條款及細則。

### 信用卡免息分期付款計劃條款及細則第1(a)及3(b)(ii)條

1(a) 閣下須持有本行發出的個人信用卡(不論是基本卡或附屬信用卡**(或除非另有指定)**)方可申請分期付款計劃。美元滙財金卡、大專學生信用卡、優惠卡、銀聯雙幣信用卡或銀聯雙幣鑽石信用卡均不可參與分期付款計劃。

3(b)(ii) 除非在本條款及細則另有指定，否則**分期付款計劃的提供受本條款及細則(為信用卡條款的附加及補充條款)規限。閣下以任何方式申請分期付款計劃，即被視為已全面接受本條款及細則及信用卡條款(經補充)並受其約束。**就分期付款計劃的任何事宜而言，如本條款及細則與信用卡條款有任何不一致，概以本條款及細則為準。

備註：分期付款／套現計劃條款及細則的當前版本可供查閱和下載，直至2023年6月30日。



## **Simplification to HSBC Credit Card Cardholder Agreement and Amendment to Cash Instalment Plan / Cash Credit Plan / Spending Instalment Plan / Interest-free Instalment Plan Terms and Conditions**

Dear Valued Customer

Thank you for using HSBC credit cards. We hope you have been enjoying our services.

We're committed to improving our banking services to protect your interests and enhance your understanding of what you can expect of the services provided by us. To help you better understand the terms and conditions, we'll introduce a simplified version of the Credit Card Cardholder Agreement. We'll also amend the Instalment / Credit Plan(s) terms and conditions. Both changes will be effective from 15 January 2023. Don't worry, this simplified version and amendment does not affect our existing credit card services, or your existing rights and obligations.

### **Simplification summary**

- We've re-written and re-arranged the order of the terms and conditions to make them easier for you to read and understand
- We've consolidated and simplified the terms and conditions to remove duplications, inconsistencies and obsolete parts

### **Amendment summary**

- We've amended the terms and conditions of instalment / credit plan(s) to clearly state that they are in addition to the Credit Card Cardholder Agreement since those instalment / credit plan(s) are provided as one of the credit card features and form part of the overall credit card product
- We've renamed Credit Card Interest-free Instalment Plan to Credit Card Interest-free Merchant Instalment Plan

From now on, you can view and download the [simplified version of the Credit Card Cardholder Agreement](#) and the [amendment details of the instalment / credit plan\(s\) terms and conditions](#) on our website. You may also view and download the current version of the [Credit Card Cardholder Agreement](#) and the current version of [instalment / credit plan\(s\) terms and conditions](#) on our website until 30 Jun 2023.

If you've any questions, please contact us via the enquiry hotlines.

Thank you for choosing HSBC. It's always a pleasure to serve you.

Wealth and Personal Banking, Hong Kong



**Amendment details to HSBC Cash Instalment Plan/Cash Credit Plan/Spending Instalment Plan/  
Credit Card Interest-free Instalment Plan Terms and Conditions (effective from 15th Jan, 2023)**

We have amended the terms and conditions of Cash Instalment Plan/Cash Credit Plan/Spending Instalment Plan/Credit Card Interest-free Instalment Plan applicable to Personal Credit Card holders as follows with the changes highlighted in underline and **bold**:

**Section 1(b) of the Terms and Conditions for Cash Instalment Plan/Cash Credit Plan/Spending Instalment Plan**

“The Cash Instalment Plan/Cash Credit Plan/Spending Instalment Plan is provided subject to these Terms and Conditions which shall be in addition and supplementary to the Credit Card Terms. By applying for the Cash Instalment Plan/Cash Credit Plan/Spending Instalment Plan by any means, you are considered to have accepted these Terms and Conditions and the Credit Card Terms (as supplemented) in full and will be bound by them. The provisions in these Terms and Conditions prevail over the provisions in the Credit Card Terms to the extent of any inconsistency between them.”

Renamed the Terms and Conditions for Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders to Terms and Conditions for Credit Card Interest-free **Merchant** Instalment Plan.

**Section 1(a) and 3(b)(ii) of the Terms and Conditions for the Credit Card Interest-free Instalment Plan**

1(a) You are eligible to apply for the Instalment Plan only if you hold a personal credit card issued by us (whether a primary or an additional credit card, or unless specified otherwise). However, the Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or a UnionPay Dual Currency or UnionPay Dual Currency Diamond credit card.

3(b)(ii) Unless specified otherwise in these Terms and Conditions, the instalment plan is provided subject to these Terms and Conditions which shall be in addition and supplementary to the Credit Card Terms. By applying for the Instalment Plan by any means, you are considered to have accepted these Terms and Conditions and the Credit Card Terms (as supplemented) in full and will be bound by them. These Terms and Conditions prevail over the Credit Card Terms as regard any matter relating to the Instalment Plan if there is any inconsistency between them.

Note: The current version of these instalment/credit plan(s) terms and conditions is available to view and download until 30 June 2023