

Summary of changes to the HSBC Credit Card and Rewards Terms and Conditions, Fees and Charges Table - June 2025

HSBC Credit Card Terms and Conditions (effective 10 August 2025):

- We've added a clause that we may consolidate any balances you may have in your HSBC accounts and set-off against any outstanding balances on your credit card.

HSBC Rewards Terms and Conditions (effective 10 August 2025):

- We updated the clause on Rewards Redemption to indicate that these can be made through the HSBC website or an externally-hosted website communicated by HSBC.
- We updated the customer notification channels in case there will be any changes to the Rewards Terms and conditions, number of BPs required to redeem a reward, etc. to the following:
 - Electronic Direct Mailer (eDM), and
 - HSBC's public website

HSBC Credit Card Fees and Charges Table (effective 10 September 2025):

- For non-TRB (Total Relationship Balance) maintaining customers who retain their Premier Mastercard Credit Card, an Annual Fee of PHP6,000 will be assessed on their primary card and PHP3,000 on any supplementary cards. All other card features and benefits remain the same.