

## Credit Card/-i Paper Statement Fee – Frequently Asked Questions (FAQ)

### 1. What is Credit Card/i Paper Statement Fee and how much is it?

*Credit Card/-i Paper Statement fee is a fee imposed on credit cardholders who continue to receive HSBC Credit Card/-i paper statements starting 1 January 2019. The Credit Card/-i paper statement fee RM1 per month for each hardcopy credit card/-i paper statement.*

### 2. Why is HSBC/HSBC Amanah charging customers a Credit Card/-i Paper Statement Fee?

*As a socially responsible organisation, HSBC/HSBC Amanah is committed towards the reduction of paper consumption. We have invested in 'e' technologies that can provide you with password-protected credit card statements. You can now receive your statements on the same day it is issued, view it anytime, anywhere at NO COST. By implementing the Credit Card/-i Paper Statement fee, we aim to encourage customers to maintain or switch to these secure, effective and convenient e-channels.*

### 3. Which cards are subjected to the Credit Card/-i Paper Statement Fee?

*The Credit Card/-i Paper Statement fee will be applicable to the following credit cards:*

- *HSBC VISA Signature Credit card*
- *HSBC VISA Platinum Credit card*
- *HSBC Platinum Mastercard Credit card*
- *HSBC Advance VISA Platinum Credit card*
- *HSBC Amanah MPower Platinum Credit card-i*

### 4. Who will be exempted from the Credit Card/-i Paper Statement Fee?

*The following groups are exempted from 1 January 2019:*

- a) *Customers aged 60 and above*
- b) *Customers with disabilities (subject to customer's declaration)*
- c) *Customers without internet access (subject to customer's declaration)*
- d) *Customers who are computer illiterate (subject to customer's declaration)*
- e) *HSBC Premier and HSBC Amanah Premier customers*
- f) *HSBC Amanah MPower credit card-i cardholders*

### 5. How can I avoid the Credit Card/-i Paper Statement Fee?

*You can switch to receive e-statement or email statement at any time.*

#### *Before 15 November 2018*

*All customers with updated email records held with HSBC or with an active HSBC Personal Internet Banking access will be converted to receive credit card/-i statements electronically at no cost.*

*Kindly note that if you have both Personal Internet Banking and email with us, your credit card/-i statements will be defaulted to e-statements (available on your Personal Internet Banking). If you wish to receive email statements instead, please call us at 1300-88-1388 (for Conventional) or 1-300-80-2626 (for Amanah) to update your preference.*

#### *After 15 November 2018*

*Please call our Contact Centre at 1300-88-1388 (for Conventional) or 1300-80-2626 (for Amanah) or simply log on to HSBC Personal Internet Banking to update your preference.*

### 6. What is the difference between e-Statement and email statement?

*E-Statements are electronic statements via Personal Internet Banking. Email statements are statements received via email.*

**7. I will be turning 60 years old next year in April. Will I be exempted from the Credit Card/-i Paper Statement Fee from January or from April onwards?**

*Exemption applies to customers who will turn 60 during the month, hence you will not be charged from April onwards.*

**8. I have a HSBC Platinum Mastercard and a VISA Signature credit card. My husband who is eligible for the exemption holds a Supplementary VISA Signature card. Will my account be charged since the exempted person is the Supplementary cardholder?**

*Yes, your account will still be charged for the HSBC Platinum Mastercard and Visa Signature credit card because the Credit Card/-i paper statement fee waiver is not applicable to Supplementary Cardholders.*

**9. I have 2 credit card accounts – one HSBC Amanah MPower Platinum and one HSBC VISA Signature and receive 2 hardcopy Credit Card/-i paper statements monthly. How much do I get charged for the Credit Card/-i paper statements?**

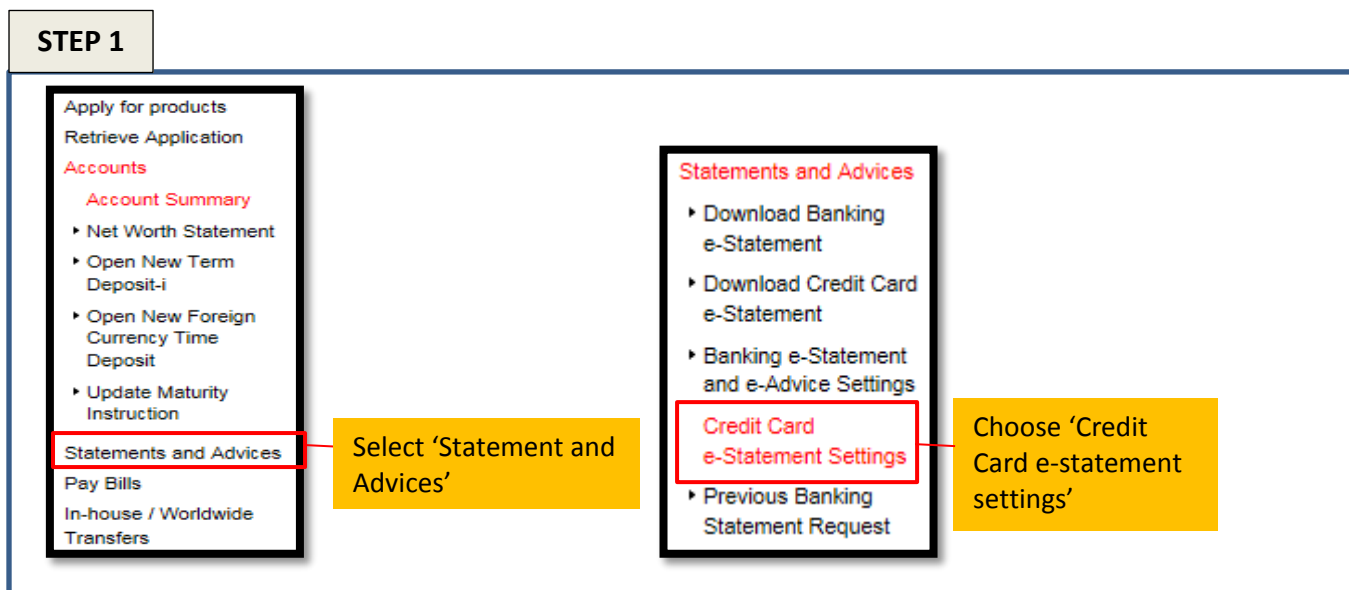
*The Credit Card/-i Paper Statement Fee will be charged for each hardcopy Credit Card/-i paper statement. In this case, you will be charged RM2.00 (RM1.00 for each set of hardcopy Credit Card/-i paper statement).*

**For customers with no HSBC Personal Internet Banking (PIB) access and email registered with HSBC**

**10. You have the option to sign up for e-statement/email statement at any time. How can I enroll for HSBC Credit Card/-i e-statement?**

**(1) Via Personal Internet Banking**

*Simply log on to HSBC Personal Internet Banking and follow the 4 steps outlined below.*



## STEP 2

### Request Credit Card Statement

I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only  
I understand and agree that by selecting this option, I will no longer receive paper/hardcopy monthly Credit Card / Credit Card-i statements from [redacted].

Notes:

- Credit Card / Credit Card-i statements will be sent to you electronically via email. You will receive paper/hardcopy monthly statements.
- A notification will be sent to your Personal Internet Banking mailbox when your e-Statement is ready for viewing/downloading.
- e-Statements that are ready for viewing/downloading are listed in the "Download Credit Card / Credit Card-i e-Statement" screen.

I would like to receive paper statements only  
Once your request has been processed, previous e-Statements will no longer be available for viewing/downloading. Please download any e-Statements required before selecting this option.

Select 'I would like to receive electronic Credit Card/Credit Card-i statements (e-Statement) only'

## STEP 3

### Email address

If provided, e-advice will be sent to the following email address:

Update your email address

Request Cancel

## STEP 4

### Request Credit Card Statement - Review Details

I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only.

#### Caution :

To avoid non-receipt of your next statement, selection must be made at least 7 days before your next statement date.  
Please check your e-Statement or Paper Statement date before making your selection.

Click "Confirm" to complete the enrolment

Confirm Change Cancel

### (2) Via Call Centre

Please call our Contact Centre at 1300-88-1388 (for Conventional) or 1-300-80-2626 (for Amanah) to update your preference.

## For cardholders with HSBC Personal Internet Banking access and email registered with HSBC

**11. I do not have an HSBC/HSBC Amanah Personal Internet Banking account. Is there an alternative to avoid being charged for Credit Card/-i Paper Statement Fee?**

Yes. You may sign up to receive your credit card/-i statements via email.

**12. How do I enrol for Email Statements?**

**From now until 15 November 2018**

SMS S1<space> email address to 66300

**After 15 November 2018**

Please call our Contact Centre to register your email address and/or request for email statement:

1300-88-1388 (Local Calls)

+60383215400 (Overseas)

1300-80-2626 (Amanah Local Calls)

**13. How do I update my email records with the bank?**

If you are an existing HSBC Internet Banking user, simply log in with your security device and update your email address by clicking on **Services** followed by **Update Personal Info**.

Alternatively, you may call our Contact Centre at 1300-88-1388 (for Conventional) or 1300-80-2626 (for Amanah) to update your email address.

**14. I am an existing cardholder with Internet Banking and registered email with HSBC. I wish to maintain Credit Card/-i paper statements. What must I do?**

**From now until 15 November 2018**

If you wish to maintain Credit Card/-i paper statements, please complete the [Opt-Out form](#) by 15 November 2018.

**After 15 November 2018**

Simply log on to HSBC Personal Internet Banking, select 'Statement and Advices' and then 'Credit Card e-statement settings'. Then select 'I would like to receive paper statements only'

**Request Credit Card Statement**

I would like to receive electronic Credit Card / Credit Card-i statements ("e-Statement") only  
I understand and agree that once this request has been processed, I will no longer receive paper/hardcopy monthly Credit Card / Credit Card-i statements from the Bank.  
Notes:  
• Credit Card / Credit Card-i statements will be available for viewing/downloading on the date of your paper/hardcopy monthly statements.  
• A notification will be sent to your Personal Internet Banking mailbox when your e-Statement is ready for viewing/downloading.  
• e-Statements that are ready for viewing/downloading are listed in the "Download Credit Card / Credit Card-i e-Statement" screen.

I would like to receive paper statements only  
Once your request has been processed, previous e-Statements will no longer be available for viewing/downloading. Please download any e-Statements required before selecting this option.

**Select 'I would like to receive paper statements only'**

**15. What software is required to download and view the Email or e-Statement on my computer/mobile phone?**

Any PDF Readers e.g. Adobe Acrobat Reader 4.0 or higher.

**16. If I enrol for e-Statements/email statement now, when will I start receiving my e-Statements/email statement?**

Your first e-Statement will be made available to you on your credit card/-i's next statement date provided your request to switch to e-Statement is made at least 7 days prior to your next statement date.