

Important Information: We're making some changes to the HSBC Credit Card Instalment Plan Terms and Conditions.

Summary of changes

Please refer to the following table for details on the changes to the **HSBC Credit Card Instalment Plan Terms and Conditions** that are effective from **28 February 2025**. You can access the latest version of these terms and conditions through the link below.

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

⚠ All clause, section and part references in the following table are to the clauses, sections or parts of the latest terms and conditions that can be accessed through the link above.

General changes	
We're making the following general changes to the HSBC Credit Card Instalment Plan Terms and Conditions:	
<ul style="list-style-type: none">• Simplifying and clarifying the wording used.• Moving content so that it sits with similar content under a relevant heading.	
These changes are intended to make the HSBC Credit Card Instalment Plan Terms and Conditions easier to read – not to change your or our rights and obligations under your agreement with us.	
Specific changes	
Change summary	Change details
We've clarified what happens when you pay out or cancel your Instalment Plan ahead of time.	We've done this by clarifying that if you pay out or cancel your Instalment Plan ahead of time, that plan will continue to remain active until the next statement. See clause 8 .
We've clarified eligibility for a Balance Instalment Plan.	We've done this by clarifying that a balance will only be eligible for conversion if a Balance Transfer Plan is offered to you by us. See clause 12 .

If you have any questions about the changes that we've made, please contact us.