

Important Information: We're making some changes to the HSBC Balance Transfer Terms and Conditions.

Summary of changes

Please refer to the following table for details on the changes to the **HSBC Credit Card Balance Transfer Terms and Conditions (dated 11 April 2024)** 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 Balance Transfer 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 Balance Transfer 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 when we process Balance Transfer requests for existing customers.	We've done this by clarifying that for Balance Transfer requests from existing customers, we will process the balance transfer as soon as the Balance Transfer application is received and approved. See clause 5 .

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