

Important Information: We're making some changes to the terms that relate to *HSBC with Google Pay* and *HSBC with Apple Pay*. These changes will be effective from **11 April 2024**.

Summary of changes – *HSBC with Google Pay*TM

Please refer to the following table for details on the changes to the **HSBC with Google PayTM Terms and Conditions and Notice of Change (dated 19 July 2020)**.

You can access the latest version of these terms and conditions through the link below.

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

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

Change summary	Change details
We've updated the title of the terms.	The title will change from ' <i>HSBC with Google PayTM Terms and Conditions and Notice of Change</i> ' to ' <i>HSBC with Google PayTM Terms and Conditions</i> '.
We've clarified the status of the terms.	In clause 1 we've clarified that these HSBC with Google Pay Terms and Conditions are the terms that apply to <i>HSBC with Google Pay</i> together with your Product Terms for your HSBC Card.
We've clarified how you suspend an additional cardholder's card.	In clause 2 we've clarified that in addition to how you can already suspend the HSBC Card of an additional cardholder, you can also suspend them in accordance with your Product Terms.
We've refreshed how to keep your card and device secure and what may happen if you don't.	We've done this by referring you to the Personal Banking Booklet which contains terms that apply to security and liability including: <ul style="list-style-type: none"> • what you must do to prevent misuse of your account, what you must report to us and how we determine responsibility and liability for your use of your account; and • how you can query and dispute transactions. See clause 3 .
We've clarified when we may block, suspend and terminate Google Pay TM .	We've done this by clarifying: <ul style="list-style-type: none"> • that we can do these things for the same reasons set out in your Product Terms (which includes the Personal Banking Booklet); • how we'll tell you if we do these things; and • that we can block, suspend or terminate your access to Google PayTM if our arrangements with Google change. See clause 5.
We've clarified the changes we can make to these terms and how we will tell you.	We've done this by referring you to the Personal Banking Booklet. We've also made it clearer the circumstances in which HSBC may make urgent changes to HSBC with Google Pay TM . See clauses 8 and 9 .
We've changed the jurisdiction of the courts that we submit to so that it is non-exclusive.	We've done this by referring you to the Personal Banking Booklet. See clause 11 .

In addition, we've updated the terms so that they're simpler and easier to understand by:

- defining the terms that govern your HSBC Card as 'Product Terms' instead of 'Account Terms';
- making cross-references clearer;
- making it clearer how these terms work with other terms that apply to your HSBC product or service;
- simplifying the wording used; and
- making grammatical and formatting changes.

Summary of changes – HSBC with Apple Pay

Please refer to the following table for details on the changes to the 'HSBC with Apple Pay Terms and Conditions and Notice of Change (dated 19 July 2020).

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 page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
We've updated the title of the terms.	The title will change from 'HSBC with Apple Pay Terms and Conditions and Notice of Change' to 'HSBC with Apple Pay Terms and Conditions'.
We've clarified the status of the terms.	In clause 1 we've clarified that these HSBC with Apple Pay Terms and Conditions are the terms that apply to HSBC with Apple Pay together with your Product Terms for your HSBC Card.
We've clarified how you suspend an additional cardholder's card.	In clause 2 we've clarified that in addition to how you can already suspend the HSBC Card of an additional cardholder, you can also suspend them in accordance with your Product Terms.
We've refreshed how to keep your card and device secure and what may happen if you don't.	We've done this by referring you to the Personal Banking Booklet which contains terms that apply to security and liability including: <ul style="list-style-type: none">• what you must do to prevent misuse of your account, what you must report to us and how we determine responsibility and liability for your use of your account; and• how you can query and dispute transactions. See clause 3 .
We've clarified when we may block, suspend and terminate Apple Pay.	We've done this by clarifying: <ul style="list-style-type: none">• that we can do these things for the same reasons set out in your Product Terms (which includes the Personal Banking Booklet);• how we'll tell you if we do these things; and• that we can block, suspend or terminate your access to Apple Pay if our arrangements with Apple change. See clause 5.
We've clarified the changes we can make to these terms and how we will tell you.	We've done this by referring you to the Personal Banking Booklet. We've also made it clearer the circumstances in which HSBC may make urgent changes to HSBC with Apple Pay. See clauses 8 and 9 .
We've changed the jurisdiction of the courts that we submit to so that it is non-exclusive.	We've done this by referring you to the Personal Banking Booklet. See clause 11 .

In addition, we've updated the terms so that they're simpler and easier to understand by:

- defining the terms that govern your HSBC Card as 'Product Terms' instead of 'Account Terms';
- making cross-references clearer;
- making it clearer how these terms work with other terms that apply to your HSBC product or service;
- simplifying the wording used; and
- making grammatical and formatting changes.