



Important updates to your HSBC Australia Credit Card

This is a reminder that 17 November 2026 is the last day you can use your HSBC Credit Card. After this date, your credit card will be closed.

While your account will be closed on 18 November 2026, your obligations under your agreement with us will continue. This means you must continue making repayments until you have repaid any outstanding balances. After 18 November 2026, we'll be in touch to advise next steps for your account.

Updates to your complimentary insurances (where applicable)

Further to our previous communication, we can now confirm the insurance updates. A summary of these changes is provided below. Please refer to the Personal Cards Complimentary Insurance Policy Information Booklet (available on the HSBC Australia website) to confirm which eligible insurance covers are available with your HSBC Credit Card, as the changes outlined below may not apply to your card.

Complimentary insurance	
Question	Answer
What happens to my complimentary insurance?	Your Personal Cards Complimentary International and Domestic Travel Insurance, Rental Vehicle Excess in Australia Insurance and Overseas Transit Accident Insurance will end on 1 January 2028. Cover is subject to the eligibility criteria in the Personal Cards Complimentary Insurance Policy Information Booklet (available on the HSBC Australia website). If you're eligible, you can still submit a claim for insured events that occur before 1 January 2028 (in line with the policy terms and conditions). Purchase Protection and Extended Warranty insurance are not changing, provided you remain eligible under the Personal Cards Complimentary Insurance Policy Information Booklet.
Travel Insurance (International Travel Insurance, Domestic Travel Insurance, Rental Vehicle Excess in Australia Insurance, Overseas Transit Accident Insurance)	
Question	Answer
I have already paid for future travel using my credit card – can I still make a claim under the current policy?	If you've met the eligibility criteria in the Personal Cards Complimentary Insurance Policy Information Booklet, you may still make a claim for insured travel events that occur before 1 January 2028 – even if your card account has since been closed. If your trip ends on or after 1 January 2028, you should consider arranging alternative travel insurance, as complimentary travel insurance won't apply for the full duration of your trip.



	You'll still have access to cancellation benefits under the current policy up to 1 January 2028 , regardless of your travel dates (subject to the policy terms and conditions).
My credit card is now closed – will my complimentary insurance stop?	Not necessarily. Subject to the policy terms and eligibility criteria outlined in the Personal Cards Complimentary Insurance Policy Information Booklet, you'll continue to have access to your complimentary travel insurances until the termination date of 1 January 2028 .
Can I still lodge a travel insurance claim after the policy termination date?	Yes. However, the sooner a claim is made, the easier it is to provide the supporting documentation. You may only claim for events that occur prior to the policy termination date of 1 January 2028 .
Purchase Protection Insurance	
Question	Answer
What happens to my Purchase Protection Insurance?	All purchases that are eligible for Purchase Protection Insurance will retain their policy for 90 days after you take possession of the purchase.
Extended Warranty	
Question	Answer
What happens to Extended Warranty?	All purchases that are eligible for Extended Warranty Insurance will retain their policy until the end of the extended warranty period outlined in the Personal Cards Complimentary Insurance Policy Information Booklet.
Insurance claims	
Question	Answer
How can I lodge a claim? What information should I keep?	You can lodge a claim using the contact details found inside the front cover of the Personal Cards Complimentary Insurance Policy Information Booklet. To support future claims, please keep copies of: - Your credit card statement showing the eligible purchase - Evidence of the event you are claiming for – this can include your travel itinerary, booking confirmation, receipts, cancellation notices, medical certificates, etc. For more information about your specific policy, please refer to your Personal Cards Complimentary Insurance Policy Information Booklet.

What will happen to the HSBC Rewards Plus program

The HSBC Rewards Plus program will end on 30 November 2026.

If you close your account before 18 November 2026, HSBC's Credit Card Rewards Plus Program Terms and Conditions apply, your membership in the Program is automatically cancelled and any points not redeemed are forfeited.

If your account is not closed before 18 November, you'll have until **28 February 2027 to redeem your HSBC Rewards Plus Points** for e-Gift cards or frequent flyer miles programs (where applicable).



A reminder that you'll continue to earn HSBC Rewards Plus Points on eligible spend up to and including 17 November 2026.

You can check your points balance on your credit card statement on the HSBC mobile app or online banking.

What you need to do

- **Update recurring payments:** Update any recurring payments linked to your HSBC Credit Card to an alternative payment method before 18 November 2026 to avoid declined payments which could lead to interruptions to products or services. You'll need to contact the merchant or service provider directly as we can't update these for you. We recommend doing this as soon as possible.
- **Destroy your cards:** After 17 November 2026, please destroy your HSBC Credit Cards and any additional cards linked to your account.
- **Inform additional card holders:** Ensure all additional card holders linked to your HSBC Credit Card account are aware of these changes and that the last day they can use their card is 17 November 2026. Additional card holders should also update any recurring payments to an alternative payment method.
- **Paying off your account balance:** While your account will be closed on 18 November 2026, you must continue to make repayments after this date in accordance with your agreement until you have repaid your outstanding balances. During this period, any applicable interest, fees and charges will continue to be applied to your account in line with the HSBC Credit Card Terms. Once your balance is \$0 and there are no pending transactions or interest charges, your agreement with us will end and you'll be issued with a final statement.
- **Closing your account:** If you'd like to close your account before 18 November 2026, you can do so via online banking or the HSBC mobile app. To access via the app, log on, select your credit card account > 'Manage account' > 'Close credit card account'. Please ensure your balance is brought to \$0 and there are no pending transactions or interest charges. Please ensure you have redeemed any HSBC Rewards Plus Points before closing (if applicable).
- **Contact us if you're concerned about repayments:** If you're concerned about making your repayments going forward, please get in touch with us right away, so we can help you find a solution. Refer to the Money Worries section on the HSBC Australia website for more information, which details how you can make a financial hardship application.

Stay informed

We'll continue to share updates over the coming months. You can also find the latest information on the Important Notices page of our HSBC Australia website.

Customer service

Our customer service team will remain available to support you. You can continue to self-serve through the HSBC Mobile Banking app, online banking, or your local branch.



Phone: You can call us on 132 152 (+61 2 9005 8511 if calling from overseas).

For other ways to contact us please visit the Contact page of the HSBC Australia website.

Extra Care Support

If you have additional support needs, we can help:

- If English isn't your first language, just say "I need an interpreter" when you contact us. 如果英语不是您的第一语言，当您联系我们时，只需用英文说 "I need an interpreter"（意思为“我需要一名口译员”），即可获得口译服务。您也可以通过汇丰澳大利亚网站的“重要通知”（Important Notices）页面获取最新信息。
- For more information on how we can offer extra care support when you need it, please visit the Extra Care page found on our HSBC Australia website.

Yours Sincerely,
HSBC Bank Australia

Stay alert. Keep your money safe from scams.

Scammers may take this opportunity to contact you pretending to be from HSBC.

- Be highly suspicious if you're unexpectedly asked to move money or take urgent action.
- If you receive a call, always use Call Verify on your HSBC mobile banking app to confirm whether the person you're speaking to is from HSBC. For more information visit the Call Verify page on our website.
- Always contact us through official channels listed on our website or through the HSBC mobile banking app
- Never share your PIN, passwords or security codes with anyone, even if they claim to be from HSBC

More information on Call Verify and our Fraud & Scams prevention can be found on our HSBC Australia website.

Complimentary Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708, has issued a group policy to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and Australian Credit Licence 232595 (HSBC), which allows eligible HSBC account holders and cardholders to claim under the group policy as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your



objectives, financial situation or needs. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet available at www.hsbc.com.au to find out more about Credit Card Terms and Conditions which may be amended from time to time. Consider its appropriateness to these factors before acting on it. You can contact AGA on 1800 648 093. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover.