HSBC

Reminder: 17 November 2026 is the last day you can use 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.

We apologise for any inconvenience this may cause.

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.

What you need to know

From 18 November 2026:

- You can no longer make purchases (in-store, online and over the phone) or withdraw cash advances using your Credit Card account.
- Any recurring payments on your account (for example, streaming services, memberships, utilities or app subscriptions) will no longer be processed.
- You won't be able to use your Credit Card account with Apple Pay or Google Pay.
- If you hold an HSBC Rewards Plus, Qantas Frequent Flyer or Star Alliance credit card, you will no longer earn points.
- Complimentary benefits (where applicable) such as HSBC Instant Savings provided by Entertainment Publications, Home & Away offers and lounge access linked to your Credit Card will end.
- If your current annual percentage rate for purchases is higher than 12.99%, it will automatically be reduced to 12.99%. The annual percentage rate that applies to cash advances remains unchanged.
- If you become aware of an incorrect, unauthorised or mistaken transaction on your account, you can still contact us in relation to that transaction.
- After 18 November 2026, once your balance is $0 and there are no pending transactions or interest changes, your agreement with us will end.

What will happen to my Insurance (where applicable)

Your Personal Cards Complimentary Insurance continues to operate in line with the relevant Policy Information Booklet. We will provide you with further updates to Personal Cards Complimentary Insurance as soon as they are confirmed.

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What will happen to my Star Alliance Benefits

Star Alliance Points	
Question	**Answer**
Will I still earn Star Alliance Points?	Yes. You'll keep earning Star Alliance Points on eligible spend up to and including 17 November 2026.
When will my points be sent to my Star Alliance Rewards Account?	Your points will continue to be credited to your Star Alliance Rewards Account on your statement date.
When is the last time points transfer from HSBC?	The final transfer of points from HSBC (for eligible spend) will happen on your statement date on or after 18 November 2026.
Can I still use the Star Alliance Rewards Portal after 18 November 2026?	Yes. From 18 November 2026, you can still use the Star Alliance Rewards Portal to convert Star Alliance Points into miles or points in your nominated Participating Frequent Flyer Program (Participating FFP).
Star Alliance Premium Status (Silver/ Gold)	
Question	**Answer**
What happens to my Star Alliance Premium Status if I close my account before 18 November?	If you close your HSBC Star Alliance Credit Card account prior to 18 November 2026 (via HSBC online/mobile banking, contact centre or branch), the Star Alliance Rewards Program Terms and Conditions apply. Any Star Alliance Premium Status granted under the Program will be cancelled and withdrawn immediately when you close your account.
What happens to my current Star Alliance Premium Status after 18 November?	Any Star Alliance Premium Status you qualified for before 18 November 2026 will continue until its applicable Status End Date, subject to the rules of the relevant Participating Status FFP.
What if I've requalified for Premium Status (by spending $30k / $48k), but my Status Start Date would be on or after 18 November 2026?	Because HSBC's retail banking business in Australia is winding down, no new Star Alliance Premium Status will be granted on or after 18 November 2026, unless your account remains open on 18 November and you meet the following qualification/s. **Qualification 1 – Silver Status** If: → You spent $30,000 or more in the current Qualification Period (ending 17 November 2026), and → Your Card Anniversary occurs after 17 November 2026 Then HSBC and Star Alliance will grant a Star Alliance Silver status tier for 12 months, starting from the date your next card anniversary would have occurred. Specific exceptions for participating member airlines may apply to status. Please visit the Star Alliance Rewards website -> FAQs section for further details.

	Example: Silver Status Qualification By 17 November 2026, you've spent $32,000 in the Qualification Period. Your Card Anniversary is 10 December 2026 (after 17 November 2026). Result: HSBC and Star Alliance will grant Silver Star Alliance Status for 12 months, starting from 10 December 2026 (the date your next card anniversary would have occurred). **Qualification 2 – Gold Status** If: → You spent $38,000 or more (reduced from $48,000) in the current Qualification Period (ending 17 November 2026), and → Your Card Anniversary occurs after 17 November 2026 Then HSBC and Star Alliance will grant a Gold Star Alliance status tier for 12 months, starting from the date your next card anniversary would have occurred. Specific exceptions for participating member airlines may apply to status. Please visit the Star Alliance Rewards website -> FAQs section for further details. **Example: Gold Status Qualification** By 17 November 2026, you've spent $40,000 in the Qualification Period. Your Card Anniversary is 5 July 2027 (after 17 November 2026). Result: HSBC and Star Alliance will grant Gold Star Alliance Status for 12 months, starting from 5 July 2027.

Redeeming your HSBC Rewards Plus Points for Cash Back

The final day you can redeem your HSBC Rewards Plus Points for Cash Back (including annual fee cashback) will be 16 October 2026. After this date, you can continue to redeem your HSBC Rewards Plus Points for e-Gift cards or frequent flyer miles programs (where applicable). If you haven't already, please redeem your available Rewards Plus Points.

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. You will need to contact the merchant or service provider directly as we cannot update these for you.

- **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 balance. 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 will 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.
- **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.

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