THIS NOTICE OF CHANGE TO THE **WHAT YOU NEED TO KNOW ABOUT YOUR CREDIT CARD CONDITIONS OF USE**, BOOKLET IS EFFECTIVE 1 JULY 2019.

FROM 1 JULY 2019 THE FOLLOWING CHANGES WILL TAKE EFFECT:

In clause 3.2 on page 9, the words “Code of Banking Practice” are deleted and replaced with “Banking Code of Practice”.

Clause 33.7 on page 47 is deleted and replaced as follows:

33.7 We may exercise a right or remedy (in addition to other rights and remedies provided by law) or give or refuse our consent in any way we consider reasonably appropriate, including by imposing reasonable conditions.

Clause 33.8 on page 47 is deleted and replaced as follows:

33.8 If we do not exercise a right or remedy fully or at a given time, we can still exercise it a reasonable time later.

On page 47, clause 33.9 is deleted and the remaining clauses re-numbered accordingly.

On page 47, in existing clause 33.10, the words “unless it is proved to be incorrect” is deleted and replaced with “unless there is something which reasonably shows this to be incorrect”.

Clause 33.23 on page 49 is deleted and is replaced as follows:

33.23 This contract is governed by the laws in force in the State or Territory of Australia where you first opened your account, otherwise in accordance with the laws in force in New South Wales. We will enforce this contract in the State or Territory of Australia of your address that you last notified us, and you irrevocably submit to the courts of that jurisdiction.
THIS NOTICE OF CHANGE TO THE HSBC’S CREDIT CARDS REWARDS PROGRAM TERMS AND CONDITIONS - HSBC CLASSIC CREDIT CARD AND HSBC PLATINUM CREDIT CARD, BOOKLET IS EFFECTIVE 1 JULY 2019.

FROM 1 JULY 2019 THE FOLLOWING CHANGES WILL TAKE EFFECT:
Clauses 2.2 and 2.3 on Page 3 are deleted.

THIS NOTICE OF CHANGE TO THE HSBC’S CREDIT CARDS REWARDS PROGRAM TERMS AND CONDITIONS - HSBC PREMIER WORLD MASTERCARD, BOOKLET IS EFFECTIVE 1 JULY 2019.

FROM 1 JULY 2019 THE FOLLOWING CHANGES WILL TAKE EFFECT:
Clauses 2.2 and 2.3 on Page 3 are deleted.

THIS NOTICE OF CHANGE TO THE HSBC QANTAS REWARDS TERMS AND CONDITIONS – HSBC PLATINUM QANTAS CREDIT CARD, BOOKLET IS EFFECTIVE 1 JULY 2019.

FROM 1 JULY 2019 THE FOLLOWING CHANGES WILL TAKE EFFECT:
Clauses 2.3 and 2.4 on Page 3 are deleted.

THIS NOTICE OF CHANGE TO THE HSBC QANTAS REWARDS TERMS AND CONDITIONS – HSBC PREMIER CREDIT CARD, BOOKLET IS EFFECTIVE 1 JULY 2019.

FROM 1 JULY 2019 THE FOLLOWING CHANGES WILL TAKE EFFECT:
Clauses 2.3 and 2.4 on Page 3 are deleted.