

Announcement On Credit Card Overpayment Authorization Control Changes

Dear Customer,

In order to prevent the misuse of HSBC credit cards for illegal transactions such as telecom online fraud, gambling, and money laundering, and to provide guidance in the proper usage for credit cards, we will further enhance the management of credit card overflow payments (i.e., funds deposited into a credit card account that remain after all bills are repaid). The relevant matters are hereby outlined:

To protect your rights as a cardholder, we kindly remind you to repay your credit card bill or overdrawn amount using your own account. In order to meet your reasonable repayment needs, we will set limits on the transfer of overpaid amounts and consumption amounts. These limits will be periodically adjusted based on the risk situation.

We appreciate your understanding and support. Should you have any questions, please feel free to contact our customer service hotline at 95366.

HSBC Bank (China) Company Limited
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