



Dear Customer,

Thank you for being an esteemed HSBC Advance Platinum Credit Cardholder.

Effective 7 July 2019, the existing reward point feature pertaining to your HSBC Advance Platinum Credit Card ("Credit Card") is being revised. The existing feature on your Credit Card and the revision there to is as follows:

- ♦ **Existing Feature:** 5X accelerated Reward Points on any purchase made after spending ₹4,00,000 in a year up to a maximum of ₹10,00,000 in an anniversary year.
- ♦ **Revised Feature:** 5X Reward points on any purchase made after spending ₹4,00,000 subject to a maximum cap of 15,000 accelerated reward points in an anniversary year.

The revised feature mentioned above will be applicable from 7 July 2019. All other terms and conditions on your Credit Card remain the same. The revised terms and conditions will be available on our website post 7 July 2019.

For any clarification or assistance about this communication, please call us on our [PhoneBanking numbers](#).

We look forward to a long and rewarding banking relationship with you.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Deepak Sarup".

Deepak Sarup

SVP & Head – Credit Cards & Personal Loans