

We're making changes to our terms

These changes will
be effective from
11 March 2019

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This is to let you know about some changes we're making to the terms for our credit cards. The changes are set out in this booklet and apply from 11 March 2019. You'll be able to download the new terms at www.ciiom.hsbc.com/legal, pick up a copy in our Channel Islands or Isle of Man branches or ask for them to be posted to you from 11 March 2019.

What do you need to do?

If you're happy with the changes you don't need to do anything, they'll happen automatically. If you don't accept them, you have the option to close any accounts covered by these terms with no charge, although any debt will need to be repaid. If you want to do this, please contact us before 11 March 2019.

Changes to terms for all credit cards	
When we can remove your introductory and promotional rates	We'll be able to remove any introductory and promotional rates that may apply to your card in future if you're late in making your minimum payment in any month.
Balance transfers and money transfers	We're making it clear that the same standard rate will apply for money transfers and balance transfers, and we'll tell you the charges that apply separately.
When we can cancel or suspend your use of your account	We regularly review accounts to make sure they're operating as intended and still suitable for your personal circumstances. Credit cards aren't designed for long-term borrowing so where you've paid more in interest, fees and charges than you've repaid (aka 'persistent debt') for two 18-month periods in a row, and you haven't responded to or been able to meet our requests to increase your repayment amounts, we're adding a right to cancel or restrict the account but we'll always write to you to explain what's happening before we do.
Tax obligations	We're adding some wording to explain that you're responsible for meeting your tax obligations.

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