

A SUMMARY OF THE MAIN CHANGES WE ARE MAKING

Change	Summary	Section in the new terms and conditions
Format	We have converted the Terms into a question and answer format and simplified the language to make it easier for you to understand. We have also separated out the terms and conditions relating to Personal Banking, Credit Card features, Personal Internet Banking and Mobile Banking. We have also outlined the actions you can take if you do not understand the terms and conditions wording.	1. When do these Terms Apply? 3. Where can I find out about the Credit Card Features?
Misuse of the Credit Card	We have described how your credit card can be misused and how to exercise vigilant care. We have also expanded on your liability in the event transactions are conducted by another person and your liability prior to you reporting your credit card as lost or stolen.	13. Misuse of the Credit Card
What will you be charged?	We have clarified what we will charge your credit card and how you know what you have been charged.	4. Using my Credit Card 7. Charges
Supplementary Cards	We have provided more clarity on who is liable for outstanding amounts on the supplementary credit card and on cancellation of the supplementary credit card.	5. Supplementary Cards
Request for more information	We have modified the clause relating to us requesting more information about your financial position, verification of this information and when we can share your information within the HSBC Group and with third parties such as the regulators, credit bureaus and tax authorities both in Oman and elsewhere.	18. Your Information
Foreign Currency Transactions	We have explained how foreign currency transactions will be charged to your credit card and any charges related to it.	7. Charges
How can you use your credit card at an ATM?	We have included details on how you can use your credit card at an ATM, applicable fees and charges and what happens if your credit card or an ATM malfunctions.	4. Using my Credit Card 7. Charges 19. General
Personal Insurance Coverage	We have clarified how personal insurance coverage will work on your credit card and details on the coverage and sharing of your information with a third party insurance provider.	11. Insurance
Unlawful Activity	We have expanded on the section relating to what happens if you use your credit card to purchase goods and services that are illegal in Oman.	19. General
Exceeding your credit limit	We have outlined what happens if you exceed your credit limit and the applicable fees and charges.	6. Credit limits

Change	Summary	Section in the new terms and conditions
Payments on your Credit Card	We have expanded on what happens if you do not make payment in full or the minimum payment due on your credit card by the due date. We have also expanded on what we mean by "set-off" and the use of debt collection agencies.	10. What happens if I do not pay on time?
Payment Allocation	We have provided more detail on how the minimum payment due on your credit will be calculated and how payments made will be allocated to different categories of balances.	9. Repayments
Cancelling your Credit Card	We have expanded on how we or you can cancel your credit card and payment obligations arising as a result of cancellation.	16. Restricting Credit Card use and ending this Agreement
Cash Advance	We have included a section to explain what type of purchases will be classified as a Cash Advance and the relevant fees and charges which apply to Cash Advances.	4. Using my Credit Card