

FAQ HSBC Credit Card Transition to CrediMax

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Why is my HSBC credit card being transferred to CrediMax?

Your HSBC credit card is being transferred as part of a business acquisition, where BBK Group has acquired HSBC's retail banking operations in Bahrain. Your HSBC credit cards will be transferred to CrediMax the fully owned Card Issuing and Acquiring arm of BBK.

2

Do I need to apply for a new credit card?

No, there is no need to reapply. Your existing HSBC credit card will remain active until further notice. Prior to that date, you will receive your new CrediMax branded credit card along with clear instructions on how to activate and use it.

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Will I receive a new credit card from CrediMax?

Yes, you will receive a new CrediMax branded credit card with a new card number. Activation instructions will be provided before the migration date.

4

Will my credit limit or balance change?

No, your credit limit will remain unchanged and will be transferred along with the outstanding balance to your new CrediMax card account.

5

What will happen to my rewards or loyalty points?

Any remaining points not utilized shall be converted at an agreed value and will be transferred to your new CrediMax card at the agreed upon time.

6

Can I continue using my HSBC credit card during the transition?

Yes, you may continue using your HSBC credit card during the transition period. Your new CrediMax card will remain inactive until the official migration date. We will notify you well in advance of any important deadlines.

7

Will there be any disruption to my credit card services?

We aim to ensure a smooth and seamless transition with minimal to no disruption. Any changes or important dates will be communicated to you in advance.

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Will my statement or payment due date change?

CrediMax maintains the following billing cycles i.e. the 10th, 15th and 20th of the month. Accordingly, your current billing cycle will be as per the above mentioned dates.

To request a change to your cycle date, you may:

- Visit CrediMax's Main Office, or one of CrediMax's representative offices at BBK Muharraq Financial Mall, BBK Isa Town Financial Mall, or BBK Riffa Financial Mall.
- Call us at 17 117 117
- WhatsApp us on 17 117 117
- Email us on: credimax@credimax.com.bh

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Where can I view my CrediMax credit card statements and transactions?

Once your card is on boarded, you can access your statements via the CrediMax Digital App or secure online portal. Download the app and follow the registration steps after receiving your new CrediMax card.

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What happens to my existing automatic payments and standing instructions?

All direct debits linked to your HSBC credit card will be migrated to BBK without disruption. Direct debit payments will be processed 15–16 days after the billing cycle date. To update or change direct debit instructions, complete a "Change Request Form" and submit it through:

- CrediMax's Main Office or one of CrediMax's representative offices at BBK Muharraq Financial Mall, BBK Isa Town Financial Mall, or BBK Riffa Financial Mall.
- Call Center: 17 117 117
- WhatsApp: 17 117 117
- Email: credimax@credimax.com.bh

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Who do I contact for support related to my CrediMax credit card?

Once your card is transitioned, our CrediMax Customer Service team will assist you via:

- Call Center: 17 117 117
- WhatsApp: 17 117 117
- Email: credimax@credimax.com.bh
- Mobile App: CrediMax Digital App
- Website: credimax.com.bh

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Will my interest rates or fees change?

Your existing terms will remain the same unless otherwise communicated. A comprehensive guide outlining your updated terms and new benefits will be shared.

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What benefits do I get with my new CrediMax credit card?

CrediMax cards offer a wide range of benefits, including:

- Global Merchant Acceptance
- Contactless Payment Solutions
- Flexible Installment Plans
- Exclusive Merchant Offers
- Airport Lounge Access
- Apple Pay and Samsung Wallet Compatibility
- Dining Offers
- CrediMax Annual Campaigns

Note: Please visit our website to view full list of card benefits and features

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Do I need to add my new CrediMax card to BenefitPay?

Yes, you must add your new CrediMax card to BenefitPay after receiving and activating it.

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I have multiple subscriptions (e.g., streaming, apps, lounge access etc). Do I need to update my card details?

Yes, please update your payment information with your new CrediMax card on all your active subscriptions to avoid service disruptions.

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What will happen to my refund request submitted on my HSBC card?

Any refund due on your old card will be tracked by HSBC and forwarded to CrediMax for crediting to your new card account.

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How can I update my personal details (e.g., phone, email)?

- Call us at 17 117 117
- Email: credimax@credimax.com.bh
- Visit CrediMax's Main Office or one of CrediMax's representative offices at BBK Muharraq Financial Mall, BBK Isa Town Financial Mall, or BBK Riffa Financial Mall.

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I have both HSBC and CrediMax credit cards. Can I continue using both?

Yes, your existing CrediMax card remains active. The HSBC card will be replaced with a new CrediMax card.

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Do I need to add my new CrediMax card to my digital wallets (e.g., Apple Pay, Samsung Wallet)?

Once you receive and activate your CrediMax card, you have the option to add it to your preferred digital wallets.

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Will my credit card PIN change?

Yes, a new PIN (activation code) will be provided via SMS with your new CrediMax card. You can change it during activation. The card will only be usable after the official migration date.