

Reward Programme Rules

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HSBC UK Premier Credit Card, Premier World Elite™ Mastercard®, Platinum Credit Card and Gold Mastercard Reward Programme Rules

When do these Rules apply?

The Reward Programme (the Programme) enables you to earn Reward Points (Points) when paying for goods and services using your HSBC Premier Credit Card, Premier World Elite Mastercard, Platinum Credit Card or Gold Mastercard (in each case, an eligible Card).

These Rules apply to your membership of the Programme. They apply alongside the terms and conditions applicable to your Card agreement, plus any additional terms relating to specific Points redemption options or other benefits we provide with the Card.

When we refer to “we” or “us”, we mean HSBC UK Bank plc. When we refer to “you”, we mean the person who holds the Card account (the Account) with us.

How do you join the Programme, and can you opt out?

To be a member of the Programme, you'll need to hold an eligible Card issued by us. When your application for the Card is accepted, you'll be automatically enrolled in the Programme.

If you want to opt out of the Programme, you can tell us using the contact details below.

When will you earn Points?

You'll earn Points automatically when you or any additional cardholder on the Account uses an eligible Card to make a purchase. These are the rates at which you'll earn Points on each £1 you spend (including any tax):

- Platinum Credit Card and Gold Mastercard: 1 Point
- Premier Credit Card: 1 Point if your purchase is in Sterling, or 2 if it's in a non-Sterling currency
- Premier World Elite Mastercard: 2 Points if your purchase is in Sterling, or 4 if it's in a non-Sterling currency

The number of Points you get is rounded up or down to the nearest Point.

For example, you'd get 1 Point if you spent £1.40 in Sterling (or 3 with a Premier World Elite Mastercard). If you spent £1.80, you'd get 2 Points (or 4 with a Premier World Elite Mastercard).

Sterling currency includes transactions made in the UK, Jersey, Guernsey and Isle of Man as well as overseas where you choose to pay in Sterling rather than the local currency. Purchases made in a non-Sterling currency will be converted to Sterling in accordance with your Card agreement, with Points allocated based on the amount in Sterling. Non-Sterling transaction fees will apply.

We may, from time to time, offer special promotions where you can earn Points under different conditions - we call these Bonus Points. We'll tell you if we do.

Which transaction types don't earn Points?

You won't earn Points on:

- any annual fees which apply to the Card
- interest, late payment charges or any other charges added to the Account
- Cardholder Repayment Protector insurance premiums charged to the Account
- cash or cash related payments including buying travellers' cheques, foreign currency or money orders and other similar payments
- balance transfers

Points earned in relation to any purchases which are subsequently refunded will be deducted.

Are there circumstances when you won't be able to earn or redeem Points?

You may not be able to earn or redeem Points if:

- you're in breach of your Card agreement, these Rules or any other agreement with us
- we've cancelled or suspended use of the Account, or refused to replace or reissue your Card
- there's been, or we suspect, fraudulent or criminal activity of any kind whether or not linked to use of your Card
- you've chosen to opt out of the Programme

If we believe there's been a breach of your Card agreement, these Rules, any additional terms which apply to a specific redemption option, or any other agreement you have with us, we may deduct Points you've already earned and/or remove you from the Programme or any part of it at our discretion.

If your Account is closed or you no longer hold an eligible Card, no further Points will be earned. You'll also lose any Points you haven't used.

How do you keep track of your Points?

You can check your Points balance via the Loyalty Portal, which you can access by logging on to your HSBC Online Banking. You'll also be able to see information about Points you've earned, redeemed, or which have been deducted.

We may adjust your Points balance from time to time if Points have been added or removed in error. We'll do this as soon as we reasonably can once we become aware of the error. We don't have to honour any Points which haven't been earned in accordance with these Rules.

When do you need to redeem your Points by?

Points can normally be redeemed for up to 3 years from the end of the calendar month in which you earned them (this limit doesn't apply to Gold Mastercard). After this they'll expire, which means they'll no longer be available for you to use.

How can you redeem your Points?

Only you can redeem Points earned using your Card or any additional Card on your Account. Points can't be transferred to any other person.

You can redeem Points once they're available to view via the Loyalty Portal. When you do, we'll deduct them in date order so the oldest Points are used first.

You can redeem Points for options you can view and select via the Loyalty Portal.

What if you can't use the Loyalty Portal?

If you're unable to use Online Banking, or in exceptional circumstances if you have a technical issue with redeeming Points via the Loyalty Portal, you can redeem them by calling us on 03457 404 404, or 03457 70 70 70 if you're a Premier customer.

Can the redemption options change?

We may make changes to specific redemption options (e.g. a change to the retail vouchers you can choose from) or to their Points value from time to time. You can check the options available and their Points value at any time via the Loyalty Portal.

Where we're affected by circumstances beyond our reasonable control, we reserve the right to temporarily or permanently withdraw any redemption option shown in the Loyalty Portal or any other Points brochure or publication (e.g. the availability of retail vouchers) at any time and without notice. Where we choose to permanently withdraw a redemption option and this is within our control, we'll give you reasonable notice.

Do additional terms apply to different redemption options?

We may apply additional terms to some or all of these options and you'll be able to view these via the Loyalty Portal.

Any goods or services for which Points are redeemed will be covered by the manufacturer's or supplier's normal terms of business. Except where the law provides otherwise, we won't be responsible for the quality or suitability of these goods or services, or for any delay in delivery.

How will you receive items you've redeemed Points for?

If you redeem Points for vouchers, these will normally be sent to you electronically to the e-mail address we hold for you. It's important to check we hold your correct e-mail address and let us know of any change before you order vouchers. If you don't, we won't be responsible if you don't receive them.

Unless we tell you otherwise, items ordered to be sent by post will normally be delivered to the main UK address we have for you. Please refer to the terms and conditions applicable to your redemption option for any specific delivery timescales.

Most items ordered will be delivered free of charge. A charge may be made for delivery to non-mainland UK addresses (including the Isle of Man), but you'll be told about this at the time of order if applicable.

If any items you order are unsuitable for delivery to your address, you'll be responsible for collecting them from the UK address provided to you.

Can we make changes to these Rules?

We can make changes to these Rules and/or to any of our additional terms which apply to specific redemption options by giving you reasonable notice. This may include changes to the number of Points you earn or the time available for you to use them.

If you don't want to accept any changes we tell you about, you can opt out of the Programme without charge (in fact, you can do this at any time). We'll otherwise assume you've accepted them and they'll apply automatically.

Can we end the Programme?

We can end the Programme at any time by giving you reasonable notice.

You'll have until the end of the notice period to use any remaining Points. After this they'll no longer be available for you to use.

How do we give you notice?

We may do this by writing to or e-mailing you, by sending you a mobile or secure online message, via the Loyalty Portal or on our website.

What if you have a question?

You can contact us by calling 03457 404 404, or 03457 70 70 70 if you're a Premier customer.

We'll only investigate a query about Points you've earned or used, or your Points balance, if you ask us within 3 months of the date of the Points transaction you wish to query.

If you have a query or complaint about any item for which you've redeemed Points, please refer to the supplier's terms and conditions for their contact information, or you can contact us using the details above.

How do we use your information?

The system for calculating and redeeming Points is managed by Mastercard. This means we'll share some of your personal information with Mastercard, who may share it with other third parties for the purposes of fulfilling redemption requests.

Further details on how we process your personal information, who we share it with and your data privacy rights can be found in our Privacy Notice at hsbc.co.uk/privacy-notice/.

Are there any tax implications?

We aren't responsible for determining any tax liability you might have as a result of earning or using Points under the Programme. You're responsible for your own tax obligations, and we can't advise you on them. It's your choice if you seek independent legal or tax advice.

Additional terms applicable to airline miles and hotel points

When do these terms apply?

These terms apply in addition to and should be read together with the Reward Programme Rules (the Rules) when you select to redeem Reward Points (Points) for airline miles or hotel points. If there's any conflict between these terms and the Rules, these terms will apply.

Who can redeem Points for airline miles or hotel points?

You'll need to be the primary cardholder on an HSBC Premier Credit Card or Premier World Elite Mastercard account (the Account).

You'll also need to be a member of a participating airline frequent flyer or hotel programme (the Scheme) and obtain a programme number. The Scheme will be subject to its own terms, which should be made available to you when you join and which you'll need to comply with.

Any questions or disputes regarding your eligibility to redeem Points for airline miles or hotel points will be decided by us in our sole discretion.

Which Schemes can you transfer Points to?

You can check the options available and their Points value at any time via the Loyalty Portal.

There may be changes from time to time to the specific Schemes you're able to transfer Points to, or to the Points value of airline miles or hotel points.

How does it work?

You can request to redeem Points for airline miles or hotel points via the Loyalty Portal. You'll be able to transfer Points to a Scheme account in your own name, where the information submitted in relation to your redemption request matches that held by the Scheme. If it doesn't, it could mean your request is rejected.

The system for redeeming Points is managed by Mastercard and requests to redeem Points for airline miles or hotel points are processed by Kaligo Exchange Pte Ltd (trading as Ascenda). Mastercard will share your information with Ascenda for the purposes of fulfilling your redemption request. Further details on how we process your personal information, who we share it with and your data privacy rights can be found in our Privacy Notice at [hsbc.co.uk/privacy-notice/](https://www.hsbc.co.uk/privacy-notice/).

How many Points can you redeem in one go?

You can submit a redemption request to redeem Points for up to 99,998 airline miles or hotel points in one go.

Once your request has been submitted, this will be reflected in your remaining Points balance which you can access via the Loyalty Portal.

How long will it take to process your request and what if there's an issue?

Your redemption request will normally be processed within one day.

If your request can't be processed, we'll do our best to help in identifying and resolving the issue. This may mean there's a delay in your airline miles or hotel points being added to the Scheme account.

If your request can't be fulfilled, you'll be told the reason and your Points will be re-credited to your Account.

What happens once your Points have been redeemed?

You won't be able to change or cancel your redemption request. Once redeemed, Points can't be transferred back to your Account or to another Scheme.

We won't be responsible for Points once transferred from your Account to the Scheme, or for the actions of any participating airline or hotel in connection with the Scheme or otherwise. Once your Points have been redeemed, responsibility for the airline miles or hotel points lies with them and all queries should be directed accordingly.

You should refer to the terms applicable to the Scheme for information about the circumstances in which those terms could change and any potential impact on airline miles or hotel points you've already accumulated or their value.

Additional terms applicable to vouchers

When do these terms apply?

These terms apply in addition to and should be read together with the Reward Programme Rules (the Rules) when you select to redeem Reward Points (Points) for vouchers. If there's any conflict between these terms and the Rules, these terms will apply.

How do you redeem Points for vouchers?

If you're a member of the Programme holding an eligible Card account (the Account), you'll be able to redeem Points for the specific voucher options you can view and select via the Loyalty Portal. These may change from time to time.

All vouchers are subject to the retailer's terms and conditions, which you'll be able to find on their website. Please check these before making your redemption request.

Once your voucher redemption request has been made, it can't be cancelled or vouchers returned.

Who are vouchers issued by?

Vouchers are issued by Edenred (UK Group) Ltd, 50 Vauxhall Bridge Road, London, SW1V 2RS (Edenred). Edenred aren't our agents; we make no representation about and won't be responsible for the provision or quality of their service.

The system for redeeming Points is managed by Mastercard, who will share your information with Edenred for the purposes of fulfilling your voucher redemption request. Further details on how we process your personal information, who we share it with and your data privacy rights can be found in our Privacy Notice at hsbc.co.uk/privacy-notice/.

How and when will you receive your vouchers?

Voucher redemption options may be available for either electronic (eVoucher) or postal (Physical Voucher) delivery at our discretion.

You should allow 2 days from ordering an eVoucher for electronic delivery. eVouchers will normally be delivered to your (the primary cardholder's) email address registered to the Account. It's your responsibility to ensure we hold your up to date email address.

You should allow 15 days from ordering a Physical Voucher for postal delivery. Vouchers are despatched by Royal Mail and will normally be sent to your main UK address as appears on your monthly credit card statement.

What if you don't receive your vouchers as expected?

If you don't receive your voucher within the specified time, please contact us on 03457 404 404, or 03457 70 70 70 if you're a Premier customer.

All voucher redemption options are subject to availability. If your redemption request can't be fulfilled within a reasonable timeframe, this may be cancelled and your Points credited back to your Account. You'll be able to see the credit and the adjustment to your Points balance within the Loyalty Portal.

How should you treat vouchers you receive?

Vouchers can't be transferred, sold or exchanged, and no cash alternative is available. However, vouchers you receive may be given as gifts.

You should treat vouchers as securely as cash. We're unable to offer replacements for any lost, stolen or damaged vouchers, or for vouchers you don't receive due to any failure to provide us with your correct contact details.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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