



How to enrol in the Mileage Programme

1. To enrol in the Mileage Programme, you must first become a member of the participating airline's frequent flyer programme. If you have not yet enrolled in any of the programmes, you may visit the respective website mentioned below for instant enrolment. A membership number will be assigned to you right away upon successful enrolment.
2. Please complete and return the enrolment form to enrol in the HSBC Mileage Programme. Simply fill in your frequent flyer programme membership number(s) on the enrolment form, and you'll be able to transfer your RewardCash to your frequent flyer programme account(s).
3. The annual programme fee is **HK\$300/US\$40** or you can redeem at **\$300 RewardCash** for the Mileage Programme fee waiver.
4. After conversion, any figure reading less than one mile will be forfeited.

Asia Miles™: www.asiamiles.com
 British Airways Executive Club: www.ba.com
 Singapore Airlines KrisFlyer: www.krisflyer.com

Mileage Programme Enrolment Form

Please return the completed enrolment form by post to **Card Services, 8/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon.**

Cardholder's name (Mr/Mrs/Miss/Ms)

Surname _____

First name _____

Daytime tel. no. _____

HSBC credit card number:

(Only one credit card number is required. Please fill in the Hong Kong Dollar sub-account number of your UnionPay Dual Currency credit card which is printed at the centre of the card, if applicable.)

Are you currently enrolled in HSBC Mileage Programme?

- Yes, I am enrolled in HSBC Mileage Programme.
 No. Please enrol me.

I would like to select the following payment method for the annual programme fee:

- Please debit **HK\$300/US\$40** to my above credit card account as payment of the annual programme fee.
 Please deduct **\$300 RewardCash** from my above credit card account to waive the annual programme fee for the coming year.

Please fill in your membership number for the frequent flyer programme(s) to which you wish to transfer your RewardCash:

Asia Miles™ membership no.:

British Airways Executive Club* membership no.:
 (For HSBC Premier MasterCard® Credit Card customers only)

Singapore Airlines KrisFlyer* membership no.:
 (For HSBC Premier MasterCard® Credit Card customers only)

I have read and agree to be bound by the terms and conditions of the Mileage Programme.

Cardholder's signature _____

Date _____

* British Airways Executive Club Avios and Singapore Airlines KrisFlyer Miles are only available to HSBC Premier Credit Card customers, but not available to HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Gold Card or HSBC Classic Card customers.

Terms and Conditions apply.

Issued by The Hongkong and Shanghai Banking Corporation Limited



RewardCash Programme Terms and Conditions

A) General Terms and Conditions

Who may participate in RewardCash Programme

1. We may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the RewardCash Programme. The availability or redemption of some benefits, schemes or arrangements may be governed by further terms and conditions specified by us from time to time. Such benefits, schemes or arrangements may include RewardCash e-Shop, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme and Octopus Rewards Conversion Scheme.
2. Only personal credit cards issued by us in Hong Kong and of the types specified by us from time to time are eligible for the RewardCash Programme. We have the right to specify and vary the types of credit cards that are eligible for the RewardCash Programme. We may exclude (a) any types of credit cards from the RewardCash Programme, or (b) any benefits, schemes or arrangements under the RewardCash Programme. Unless we specify otherwise, eligible credit cards include Visa, MasterCard and UnionPay credit cards. Eligible credit cards may be primary cards or additional cards and may be denominated in Hong Kong dollar, Renminbi or United States dollar. Standalone private label card and iCAN card are not eligible for the RewardCash Programme.
3. Your participation in the RewardCash Programme is governed by these Terms and Conditions and any other terms and conditions specified by us from time to time. If any dispute arises in relation to the RewardCash Programme, our decision or (if applicable) the relevant merchant's decision is final. Such dispute may include (a) any dispute over your eligibility for participation, your entitlement to benefits, records of redemption or other activities or transactions, or (b) any dispute between you and any merchant participating in the RewardCash Programme.

Earning RewardCash

4. Except as specified in Clause 5, you earn \$1 RewardCash for:
 - (a) every HK\$250 spent with your eligible card denominated in Hong Kong dollar;
 - (b) every US\$30 spent with your USD Visa Gold Card; or
 - (c) every RMB250 spent with your UnionPay Dual Currency credit card Renminbi sub-account.
5. We have the right not to award or allow you to use RewardCash unless your credit card and card account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:
 - (a) cash advance;
 - (b) fees and charges;
 - (c) withdrawals under a cash or spending instalment plan;
 - (d) (i) online bill payments to the Inland Revenue Department made with any credit card, (ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card, and (iii) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card. RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and
 - (e) quasi cash transactions including:
 - (i) betting and gambling transactions, (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), (iii) transactions at financial institutions (including purchase of merchandise and services from banks), (iv) wire transfers, and (v) purchase and/or reload of stored value cards or e-Wallets (except for reload via Octopus Automatic Added Value Service), according to the merchant codes issued by Visa, MasterCard Worldwide or UnionPay (as applicable) from time to time.
6. A card transaction does not earn RewardCash if:
 - (a) it is unposted; or
 - (b) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
7. We will credit RewardCash earned by you to your card account. For the purpose of calculating your RewardCash entitlement, we will carry forward:
 - (a) any odd dollars spent to the next card transaction; and
 - (b) any odd dollars remaining on a statement date to the following statement month.
8. For a purchase under an instalment plan, you earn RewardCash as and when an instalment amount is posted to your card account. Posting of such amount may be in a lump sum or in instalments depending on the types and features of instalment plan.

Expiration of RewardCash

9. RewardCash earned is usually valid for at least one year and for up to two years. RewardCash earned with HSBC Premier MasterCard and HSBC Advance Visa Platinum cards is valid for up to three years. The expiry date for RewardCash earned on a card will be the date of the card statement of the expiry month (regardless of the year) of the card. The expiry month will be shown in your card statement and (if applicable) your HSBC Internet Banking profile.

Transfer, pooling and redemption of RewardCash

10. (a) RewardCash is not transferable unless we otherwise specify. RewardCash may be transferred from one primary cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App. (b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number, unless otherwise specified in these Terms and Conditions. If you are a primary cardholder, you may also pool RewardCash earned with additional cards.
11. We have the right to specify and vary the amount of RewardCash for redeeming various products and services from time to time. We have the right to accept or decline your request to redeem RewardCash. If you have not accumulated sufficient amount of RewardCash to redeem a product or service, any request to redeem or any purchase order will be cancelled automatically.
12. Once a redemption request or purchase order has been accepted by us or a participating merchant, you are not allowed to change, cancel or seek refund on it or exchange any redeemed item.
13. (a) We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction. (b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card by you or by us.

Participating merchants

14. We have the right to specify and vary from time to time without notice (a) the merchants participating in the RewardCash Programme, or (b) any scheme or arrangement under the RewardCash Programme. We are not liable to you for any change of merchants. You may visit our website for the latest list of participating merchants.
15. Redemption of goods, services, vouchers, certificates, coupons or other benefits at a participating merchant is subject to the merchant's policy and the terms and conditions specified by the merchant.



Miscellaneous

16. We are not supplier of any products or services redeemable under the RewardCash Programme. We do not accept any liability relating to them. We are not responsible for lost, damaged or stolen products, vouchers, certificates or coupons redeemed or exchanged by you under the RewardCash Programme.
17. The general terms and conditions set out in Section A of these Terms and Conditions apply to all benefits, schemes or arrangements under the RewardCash Programme. If any such benefit, scheme or arrangement is also governed by further terms and conditions, the further terms and conditions prevail over the general terms and conditions to the extent of any inconsistency between them. Such further terms and conditions may be set out in these Terms and Conditions or separately. We have the right to vary these Terms and Conditions and any other terms and conditions relating to the RewardCash Programme from time to time by notice.
18. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
19. These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
20. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

E) Mileage Programme

38. You are eligible to participate in the Mileage Programme only if you are eligible to participate in the RewardCash Programme.
39. We have the right to vary the airlines that participate in the Mileage Programme at any time by notice.
40. (a) You have to apply for participating in the Mileage Programme with respect to a participating airline, even if you are already a member of its frequent flyer programme. You have to apply by filling in an enrolment form prescribed by the participating airline. A participating airline may accept or decline your application at its discretion.
(b) Your eligibility and participation in the Mileage Programme with respect to a participating airline is subject to (i) the terms and conditions in the enrolment form, and (ii) any further terms and conditions which may be specified or varied by the participating airline from time to time. A copy of the participating airline's terms and conditions will be sent to you upon your enrolment with the participating airline.
41. You can pool accumulated and unused RewardCash in your eligible credit card accounts (whether primary or additional credit card accounts).
42. (a) You may transfer RewardCash from your credit card account to the frequent flyer programme account maintained in your personal capacity with a participating airline, as long as your credit card account is valid and in good standing, but where you pool RewardCash from both primary and additional cards, you may transfer the RewardCash only to the primary cardholder's frequent flyer programme account. You are not allowed to transfer RewardCash to a frequent flyer programme account in the name of another person who participates in the Mileage Programme.
(b) You must transfer a minimum of \$40 RewardCash each time.
(c) You are allowed to transfer RewardCash only prior to its expiry date.
(d) After transferring RewardCash from your credit card account to your frequent flyer programme account with a participating airline, you are not allowed to (i) transfer it back to your credit card account, or (ii) re-transfer it to your frequent flyer programme account with another participating airline.
43. The conversion rate of RewardCash to miles differs for each participating airline, and it may be varied from time to time by notice. The latest conversion rate is available at our website.
44. You agree to pay us an annual fee for participating in the Mileage Programme as notified to you from time to time. You authorise us to debit the fee from any credit card account when it is due. The fee is non-refundable. The latest annual fee is available at our website.
45. (a) We take no responsibility for (i) RewardCash transferred by you to your frequent flyer programme account with any participating airline, or (ii) the acts or omissions of any participating airline.
(b) A participating airline may vary its policies or terms and conditions relating to the Mileage Programme or its frequent flyer programme at any time without notice, even if a variation affects mileage calculation, your accumulated mileage or other benefit entitlements, or benefit redemption.

Definitions

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Reward+ App means the HSBC Reward+ mobile app which is a dedicated credit card mobile app to manage your HSBC card accounts in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means the person to whom we issue a credit card (whether a primary card or an additional card).

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.