



HSBC Reward+ RewardCash Conversion to Third Party Loyalty Programme Points Terms and Conditions

1. Who are these Terms and Conditions between?

These Terms and Conditions are between “You” and “We, Us” and they mean:

- 1.1. “You” - User of this App and the RewardCash (“RC”) conversion to Third Party Loyalty Programme Points (“RC Conversion”) function
- 1.2. “We”, “Us” - The Hongkong and Shanghai Banking Corporation Limited (“HSBC”)
- 1.3. No other party except you and us will have any rights under these Terms and Conditions.

2. What do these Terms and Conditions govern and are there any other terms that apply to the RC Conversion function?

- 2.1. These Terms and Conditions, together with the HSBC Reward+ Terms and Conditions that apply to the HSBC Reward+ App (“Reward+”) and the RewardCash Programme Terms and Conditions (“RewardCash Programme”), apply to the RC Conversion function. In the event of a conflict between the referred terms and conditions, these Terms and Conditions will prevail.
- 2.2. These Terms and Conditions form part of the HSBC Reward+ Terms and Conditions.

3. What is RC Conversion?

- 3.1. The RC Conversion function enables you to (i) connect your Loyalty Programme Account with HSBC Reward+; and (ii) convert your RC to Loyalty Programme Points and credit the converted Loyalty Programme Points to your Loyalty Programme Account.
- 3.2. In these Terms and Conditions,
 - “Third Party Loyalty Programme” means any loyalty programmes of the third party operators that partner with HSBC from time to time which enable you to convert RC into their loyalty programme points.
 - “Loyalty Programme Account” means the account of the Third Party Loyalty Programme.
 - “Loyalty Programme Points” means the loyalty points of the Third Party Loyalty Programme.

4. How can I convert RC to Loyalty Programme Points? What are the requirements?

- 4.1. To convert your RC into Loyalty Programme Points, you must first perform a one-time connection to connect your Loyalty Programme Account with Reward+ by going to ‘Use RC’ page and tap ‘Convert RC’. To enable connection of the two accounts, you must be logged on to Reward+ with either a HSBC Security Device (“Security Device”) or Mobile Security Key (“MSK”).
- 4.2. During account connection, your email and mobile phone number on HSBC’s record will be extracted and displayed on Reward+. You are required to confirm that the information displayed is up-to-date and valid. If needed, you can update your personal details any time through HSBC Personal Internet Banking. Upon successful account connection or RC conversion, we will send you notifications, for example email and SMS message to the email address and mobile phone number you are maintaining on HSBC’s record.

- 4.2.1. To connect your Loyalty Programme Account with Reward+, the mobile phone number you are maintaining on HSBC's record and on your Loyalty Programme Account profile must be the same.
- 4.3. You must be a holder of an eligible HSBC Hong Kong primary and/or additional credit card(s) as specified in the HSBC Reward+ Terms and Conditions.
 - 4.3.1. If you hold more than 1 eligible credit card and want to convert your RC into Loyalty Programme Points, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.
- 4.4. You need a valid Loyalty Programme Account for connection with Reward+ and for receiving Loyalty Programme Points converted from RC Conversion.
- 4.5. If you disconnect your Loyalty Programme Account with Reward+, you must follow all the above steps again to reconnect your Loyalty Programme Account to Reward+ in order to use the RC Conversion function.

5. How to disconnect my Loyalty Programme Account from HSBC Reward+?

- 5.1. You can go to 'Settings' on 'Account' page, then choose 'Convert RC' and tap the disconnect button. You need to reconnect to your Loyalty Programme Account in order to use the RC conversion function.

6. What information about you will be passed to Third Party Loyalty Programme and for what purpose?

- 6.1. Your mobile phone number on our record and the Loyalty Programme Account number that you inputted will be sent to Third Party Loyalty Programme during account connection in order to verify your identity.

7. Which HSBC HK credit cards are eligible for the RC Conversion function?

- 7.1. The RC Conversion function is available to primary and/or additional cardholders of the valid HSBC HK credit card types as specified in the HSBC Reward+ Terms and Conditions.

8. What are the restrictions that may apply when I use the RC Conversion function?

- 8.1. You must be maintaining a valid mobile phone number and email address on HSBC's record.
 - 8.1.1. During account connection, a One-Time Password ("OTP") will be sent to your mobile phone number to confirm its validity and your ownership.
 - 8.1.2. The mobile phone number that you are maintaining on HSBC's record and on your Loyalty Programme Account profile must be the same.
- 8.2. You need a valid Loyalty Programme Account number.
- 8.3. When converting your RC into Loyalty Programme Points, the RC that is expiring the earliest will be used first unless specified by you when selecting the amount of RC you wish to convert and from which credit card account.
- 8.4. The amount of RC you are eligible to convert to Loyalty Programme Points via the RC Conversion function will be subject to daily, monthly and yearly limits as published by us from time to time.
- 8.5. The validity period of the Loyalty Programme Points that are converted from RC via the RC Conversion function is determined by and at the discretion of the Third Party Loyalty

Programme.

9. How can I check the amount of RC that I've converted into Loyalty Programme Points on Reward+?

- 9.1. Log on Reward+, go to 'RewardCash Summary' on 'Account' page, tab on 'Used', and you'll see the total amount of RC that you have used to convert into Loyalty Programme Points and the details of each conversion under the 'To Third Party Loyalty Points' category.
- 9.2. You can also check the total amount of RC that you have used to convert into Loyalty Programme Points during a particular statement cycle in the credit card statement of your highest tier used for conversion credit card (tiering as determined by us from time to time. Please refer to the relevant Frequently Asked Questions for details.).
- 9.3. Upon any successful RC conversion into Loyalty Programme Points we will send you notifications, for example email and SMS message to inform you of the conversion.

10. Can I reverse an RC conversion performed via the RC Conversion function?

- 10.1. Any RC Conversion confirmed via Reward+ cannot be reversed. HSBC will not be liable or responsible for any RC conversion made in error through the RC Conversion function once you have confirmed them. Before converting your RC, you must ensure that your Loyalty Programme Account number is correct and the account valid as we are not able to reverse the conversion.

11. Will I be notified if any amendments are made to these Terms and Conditions?

- 11.1. We may change these Terms and Conditions and will tell you about the change by any means which we deem appropriate, e.g. post, email, secure e-message within Personal Internet Banking ("PIB"), or by placing details of the change within PIB, HSBC Reward+ or on our public website.
- 11.2. If we provide you with notice that we are going to change these Terms and Conditions and you don't like the change(s), you may end these Terms and Conditions and cease to use the RC Conversion function by disconnecting your Loyalty Programme Account within 'Settings' in Reward+. If you continue to use or keep your Loyalty Programme Account connected with HSBC Reward+, then this will mean that you have agreed to and accepted the change(s).

12. Will the RC Conversion function be suspended or terminated?

- 12.1. We reserve the right to suspend or withdraw the availability of the RC Conversion function (or any part thereof) and terminate these Terms and Conditions at any time with or without prior notice to you.
- 12.2. In any event, we shall not be liable to you for any modification to, suspension or withdrawal of the RC Conversion function. We may terminate and/or suspend your use of and access to the RC Conversion function (or any part thereof) or any related service(s) at any time with immediate effect without any notice and in our sole and absolute discretion for any reason, including but without limitation to the following:
 - i. If we are unable to verify or authenticate any information you previously provided to us;
 - ii. If we believe that your action may give rise to liability of any nature;
 - iii. If your relationship with HSBC has been terminated;
 - iv. If one or more of your accounts (whether credit card account or bank account with HSBC) has been found to have breached any of the applicable terms and conditions.

13. What is the governing law and jurisdiction for these Terms and Conditions?

- 13.1. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong and the parties hereby irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong.

14. Which version of the Terms and Conditions should I refer to if there is inconsistency?

- 14.1. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited