



HSBC Reward+ Miles & Travel Privileges – 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 redemption of RewardCash (“RC”) in Miles & Travel Privileges function
- 1.2. “We”, “Us” - The Hongkong and Shanghai Banking Corporation Limited (“HSBC”)

2. What do these Terms and Conditions govern and are there any other terms that apply to the Miles & Travel Privileges 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 HSBC RewardCash Programme Terms and Conditions (“RewardCash Programme”), apply to the Miles & Travel Privileges 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 Miles & Travel Privileges?

- 3.1. The Miles & Travel Privileges function enables you to (i) add your travel rewards programme account with your Reward+; and (ii) convert your RC into miles and travel privileges.
- 3.2. In these Terms and Conditions,
 - “Miles & Travel Privileges” refers to the miles and travel privileges you can redeem with the travel rewards programme partners
 - “HSBC Customer Hotlines” refers to the hotlines set out in HSBC Reward+ (Account > Settings > FAQ > Contact Us)
 - “Travel rewards programme account” refers to the travel rewards programme membership of partners
 - “Travel rewards programme account number” refers to the travel rewards programme membership account number of partners
 - “RC” refers to HSBC RewardCash

4. How can I convert RC into miles and travel privileges? What are the requirements?

- 4.1. To convert your RC into miles and travel privileges, you must first perform a one-time connection to add your travel rewards programme account to Reward+ by going to “Use RC” page and tap “Miles & Travel Privileges”. To enable account connection, you must be logged on to Reward+ with either a HSBC Security Device or Mobile Security Key.
- 4.2. During account connection, your name on HSBC’s record will be extracted and displayed on Reward+ and will be used in the authentication process with travel rewards programme partners. If needed, you can update your personal details by contacting HSBC Customer Hotlines.
- 4.3. You need a valid travel rewards programme account number for connection with Reward+ and for receiving miles and travel privileges converted from RC.

4.3.1. If you have already enrolled to travel rewards programme via other channels, your travel rewards programme account number will be extracted from HSBC's record for your validation during account connection. If needed, you can contact HSBC Customer Hotlines to update your travel rewards programme account number.

4.4. Upon successful account connection and 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.

4.5. 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.

4.5.1. If you hold more than 1 eligible credit card and want to convert your RC into miles or travel privileges, 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+.

4.5.2. If you are holding HSBC Prive and/or HSBC EveryMile Credit Card, you can only use the RC in the HSBC Prive and/or HSBC EveryMile Credit Card account to convert into miles and travel privileges at the preferential rate. If you are holding HSBC Prive and/or HSBC EveryMile Credit Card and other eligible primary and/or additional cards, please note that you cannot combine the RC in other eligible primary and/or additional cards to redeem miles and travel privileges at the preferential rate. Please note that the preferential rate may be subject to change from time to time.

5. How can I edit or remove my travel rewards programme account on Reward+?

5.1. You can contact HSBC Customer Hotlines if you wish to edit or remove your travel rewards programme account record on Reward+. Please note that once you removed your travel rewards programme account record, you will have to add the account on Reward+ again in order to redeem miles and travel privileges.

6. What information about you will be passed to the travel rewards programme partners and for what purpose?

6.1. Your name and your travel rewards programme account number inputted on HSBC's record will be passed to our travel rewards programme partners to authenticate your identity during account connection and redemption.

7. Which HSBC HK credit cards are eligible for the Miles & Travel Privileges function?

7.1. The Miles & Travel Privileges 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 Miles & Travel Privileges function?

8.1. Your name on HSBC's record and on your travel rewards programme account must be the same.

8.2. You must be maintaining a valid mobile phone number and email address on HSBC's record to receive notifications.

8.3. You need a valid travel rewards programme account number.

8.4. When converting your RC into miles and travel privileges, 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.

8.5. The validity period of the miles and travel privileges that are converted from RC via the Miles & Travel Privileges function is determined by and at the discretion of the travel rewards programme partners.

9. How can I check the amount of RC that I've converted into miles and travel privileges 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 redeem miles and travel privileges via Reward+ and the details of each conversion under the "Miles & Travel Privileges" category.
- 9.2. You can also check the total amount of RC that you have used to convert into miles and travel privileges during a particular statement cycle in the credit card statement of your highest tier credit card used for conversion (credit card tiering as determined by us from time to time).
- 9.3. Upon any successful miles and travel privileges redemption, we will send you notifications, for example email and SMS message to inform you of the conversion.

10. Can I reverse my request to convert RC into miles and travel privileges?

- 10.1. Any RC Conversion confirmed via Reward+ cannot be reversed. HSBC will not be liable or responsible for any RC conversions made in error through the Miles & Travel Privileges function once you have confirmed them. Before converting your RC, you must ensure that your travel rewards programme account number is correct and the travel rewards programme account is 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, for example by post, email, secured e-message within Personal Internet Banking ("PIB"), or by placing details of the change within PIB, 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 do not agree to or accept the change(s), you may cease using the Miles & Travel Privileges function by contacting HSBC Customer Hotlines to remove your travel rewards programme account from Reward+. If you continue to use or keep your travel rewards programme account connected with Reward+, then this will mean that you have agreed to and accepted the change(s).

12. Will the Miles & Travel Privileges function be suspended or terminated?

- 12.1. We reserve the right to suspend or withdraw the availability of the Miles & Travel Privileges 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 Miles & Travel Privileges function. We may terminate and/or suspend your use of and access to the Miles & Travel Privileges function (or any part thereof) or any related service(s) at any time without notice to you, including 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 for these Terms and Conditions?

- 13.1. We write these terms and conditions under Hong Kong laws.

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