



Reward+ Terms & Conditions

Reward+ App In General

1. Who are these Terms and Conditions between?

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

“You” - User of this App

“We”, “Us” - The Hongkong and Shanghai Banking Corporation Limited ("HSBC")

No one else apart from 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 Reward+ App?

These Terms and Conditions apply to Reward+ App ("Reward+") together with:

- 2.1. the Terms and Conditions for HSBC Internet Banking. Reward+ is part of HSBC internet banking services.
- 2.2. the RewardCash Programme Terms and Conditions. The "Pay with RC" function on Reward+ forms part of the benefits and arrangement under our RewardCash Programme.
- 2.3. HSBC HK Mobile Banking app and Mobile Security Key Terms and Conditions (if you have set up Mobile Security Key on your mobile device). The terms and conditions that apply to your Card(s).
- 2.4. the terms and conditions that apply to your Card(s).
- 2.5. the terms and conditions that apply to each Card Promotion Offer.
- 2.6. the Standalone RewardCash Programme Terms and Conditions.

In the event of a conflict between these Terms and Conditions and the other terms and conditions referred above, these Terms and Conditions will apply.

You will be able to view the current version of these Terms and Conditions, the Terms and Conditions for HSBC Internet Banking and the RewardCash Programme Terms and Conditions within Reward+ at any time via the "Settings" page before or after you have logged in.

3. Who can use Reward+ ?

Reward+ is for the use of existing HSBC account holders who have valid access to HSBC Mobile Banking app.

We may, at our discretion and from time to time, determine whether (a) account holders or additional cardholders who are under 18 years old; or (b) HSBC MPF or ORSO member can use Reward+. Please visit Reward+, our website or our social media for the latest details.

To use the functions within Reward+, you would need to be a Cardholder (as defined below), or have a Standalone RewardCash Programme Profile (collectively referred as “Eligible Users”).

Primary and additional cardholders ("Cardholder") must hold any of the following card types ("Cards") issued by us in Hong Kong:

- 3.1. HSBC Prive
- 3.2. HSBC Premier Mastercard Credit Card
- 3.3. HSBC Visa Signature Card
- 3.4. HSBC EveryMile Credit Card
- 3.5. HSBC Red Credit Card
- 3.6. HSBC Visa Platinum Credit Card (including HSBC easy Credit Card)
- 3.7. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
- 3.8. HSBC Visa Gold Card
- 3.9. HSBC Mastercard Gold Card
- 3.10. HSBC Visa Classic Card
- 3.11. HSBC UnionPay Dual Currency Credit Card
- 3.12. HSBC Mastercard Classic Card

4. What is Reward+?

Reward+ is a mobile app of HSBC, with the following functions:

- 4.1. "Offers" function - on "Offers", you can view credit card merchant and other card promotional offers, our banking offers (collectively referred to as "Promotion Offers") and, Eligible User can perform Promotion Offer registration, as well as may bookmark your favorite Promotion Offers.
- 4.2. "Use RC" function – Eligible Users can use RewardCash (also referred as "RC") in a variety of ways with the Use RC function. For example, you can:
 - a. redeem products or services;
 - b. convert RC to miles, travel privileges, other merchants or third-party loyalty programmes points if you are a Cardholder;
 - c. share your RC with other Cardholders if you are a Cardholder;
 - d. use RC to pay for transactions or credit card bills if you are a primary credit cardholder. We'll call this the "Pay with RC" function. You can find out more about the Pay with RC function below; and
 - e. use RC in other ways as we may introduce from time to time.

Each of the features mentioned above may be subject to separate terms and conditions.

When using the Use RC function, please note that if you:

- f. hold an additional Card, you will only be able to use the RC earned from your additional Card.
- g. hold a primary Card and have an additional Card under your primary Card, you will be able to use RC earned from both the primary and additional Cards.
- h. have a Standalone RewardCash Programme Profile only, you will only be able to use the RC earned from the Standalone RewardCash Programme.
- i. have a Standalone RewardCash Programme Profile and have primary and/or additional Cards, you will be able to use the RC earned from the Standalone RewardCash Programme, the primary and/or additional Cards.

4.3. "Account" function - if you are a Cardholder, you can view your credit card transactions, and RC earned and redemption records. If you have a Standalone RewardCash Profile, you can view your RC earned and redemption records.

5. If I'm a Cardholder, am I eligible to use all the functions on Reward+?

That will depend on whether you 1) are a primary or additional cardholder, 2) have access to HSBC Mobile Banking, and 3) are aged 18 or above or not.

Unless otherwise specified, primary cardholders can use all the functions of Reward+, provided that their credit card account(s) is valid and in good standing. Additional cardholders who are aged 18 or above can use all the functions of Reward+, except for "Pay with RC" under "Use RC", instalment plans and its extended features under "Account", provided that the corresponding primary Card account(s) and the additional Card account(s) are valid and in good standing. However, to use the "Use RC" and "Account" functions, you must have access to HSBC Mobile Banking for logging onto Reward+.

For additional cardholders who are aged below 18, please visit Reward+, our website or our social media for the latest details on whether Reward+ functions are available to you.

6. If I have a Standalone RewardCash Programme Profile and do not have any credit card, am I eligible to use all the functions on Reward+?

Those who are aged 18 or above can use all the functions, except for "Pay with RC", "Miles & Travel Privileges", "Convert RC", and "Share RC" under "Use RC", instalment plans and its extended feature under "Account", and "QR Code Payment", provided that the customer banking profile is valid and in good standing. However, to use the "Use RC" and "Account" functions, you must have access to HSBC Mobile Banking for logging onto Reward+.

If you have a Standalone RewardCash Programme Profile and you are aged below 18, please visit Reward+, our website or our social media for the latest details on whether Reward+ functions are available to you.

7. Is there a service charge for using Reward+?

We do not charge for Reward+. However, your mobile network operator may charge you for downloading or accessing Reward+ and its functions and features and these charges may vary if you download or access Reward+ when abroad. You are responsible for these charges.

8. What is RewardCash?

RewardCash or RC is the reward point that (a) Cardholders earn when they spend with their HSBC credit cards; and (b) Eligible Users earn when they complete missions in Reward+ or join other activities, promotions and campaigns we may launch from time to time . It can be used for redemption of the various benefits, schemes or arrangements (including payment of your credit card bills and transactions when you use the "Pay with RC" function on Reward+, if applicable) under our RewardCash Programme. How you can earn and use RC and how the RewardCash Programme operates are governed by the RewardCash Programme Terms and Conditions and these Terms and Conditions.

9. Under what circumstances will the Reward+ services be unavailable?

While we make reasonable efforts to provide the Reward+ services, we will not be liable for any failure to provide those services, in part or in full, due to abnormal and unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite our efforts to the contrary. This includes any phone network failures or in case of mobile networks, where you are not in an area of mobile coverage.

Also, from time to time, we may change, suspend, or withdraw the scope of the services, functions and features of Reward+.

10. Under what circumstances will I not be allowed to use Reward+?

You will not be able to use the "Use RC" and "Account" functions of Reward+ if:

- 10.1. your Card account is suspended or terminated;
- 10.2. your Card account is not valid or in good standing; or
- 10.3. you have no access to HSBC Mobile Banking

"Offers" function

1. If I have more than one card, and I want a Promotion Offer to apply to all of my cards, do I need to make a separate registration for each card?

Once you have successfully registered one of your Cards with the Promotion Offer on "Offers", your other primary and/or additional Cards that are eligible for the promotions will be automatically registered too.

Additional cardholders may register for the Promotion Offer if your additional Cards are eligible for such offer.

2. If I have a Standalone RewardCash Programme Profile only, can I register for the Promotion Offer?

Subject to the eligibility requirements in the respective Promotion Offer, you can register for a Promotion Offer after you have logged on to Reward+.

3. Once I have registered my Card and/or my Standalone RewardCash Programme Profile with a Promotion Offer on "Offers", does it mean my eligibility to participate in the offer is confirmed?

No. You have merely completed the registration process which should not be treated as any confirmation of your eligibility to participate in the offer. Whether you or the transactions or the tasks you performed on your Card and/or banking account are eligible to participate in the Promotion Offer is governed by the applicable Promotion Offer Terms and Conditions.

4. Can I request compensation from HSBC if I am dissatisfied with the products or services provided under the merchant offers?

We are not liable or responsible for the products and/or services provided by or information related to the merchants. For the most updated information regarding the merchant, please contact the merchant directly. You can also refer to the terms and conditions that govern the relevant Promotion Offer for details. We or the merchant may change relevant details of the promotions at any time without prior notice.

5. After I have registered a Promotion Offer on "Offers", will my personal data be used for other purpose?

The personal data you entered on "Offers" will only be used for the registration of the Promotion Offer that you chose. Your data will be saved in the "Registered offers" section and you can view your registration records there. The data you entered will not be used for other purpose.

"Pay with RC" function

1. What is "Pay with RC"?

"Pay with RC" is an exclusive function for primary cardholders in Reward+. It allows primary cardholders to use RC to pay their credit card bills and transactions. It forms part of the benefits and arrangement under our RewardCash Programme and is subject to the RewardCash Programme Terms and Conditions. You can access these Terms and Conditions within Reward+ at any time via the "Settings" page before or after you have logged in.

You must check and ensure all information you submitted relating to your Pay with RC instruction is correct. We may have to delay acting or refuse to act on an instruction if we are aware or suspicious of a breach of security or other suspicious circumstances relating to your accounts or use of Reward+. We are not liable for any delay or refusal to act in these circumstances.

2. If I am a primary cardholder, will I be allowed to use the RC earned by the additional Cards under my primary Card?

Primary cardholders are allowed to view and use all RC under their primary credit card account, which includes:

- 2.1. Primary Card under your name; and
- 2.2. Additional Card under your primary Card account.
- 2.3. If you have a Standalone RewardCash Programme Profile also, you can use the RC earned from the Standalone RewardCash Programme as well. For details, please refer to Standalone RewardCash Programme Terms and Conditions.

3. If I am an additional cardholder, will I be allowed to use the RC earned by the corresponding primary Card?

Additional cardholder can only view and use all the RC under your additional Card. You will not be able to view and use the RC earned by the corresponding primary Card.

4. If I do not have sufficient RC for full settlement of my current statement balance or an individual transaction, can I still use "Pay with RC" to partially settle such balance or transaction?

Yes, you can use "Pay with RC" to partially settle your current statement balance or an individual transaction if you are a primary cardholder. All unused RC earned with your primary Card(s), additional Card(s) under your primary Card(s) (if applicable), and under the Standalone RewardCash Programme (if applicable) will be pooled and shown on Reward+. These RC, along with the RC earned by Hong Kong dollar credit card(s) issued by the Bank, and the RC earned by the transactions made in Hong Kong dollar under the HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card can be used in the "Pay with RC" function for paying a statement or transaction and you can always adjust the RC amount you would like to use to pay a statement or transaction in full or partially with your total unused RC. Your credit card account must be valid and in good standing in order to be eligible to use this "Pay with RC" function.

5. Can I use RC to offset all of my Card transactions, including those that are not made in HKD?

No. You can only use RC to offset purchase transactions that are made in HKD or converted into HKD when posted. For HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card (Hong Kong Dollar sub-account only), only purchases made in HKD can be offset. HSBC has the ultimate right to decide whether a transaction is eligible for payment using "Pay with RC".

6. What are the earning rate and redemption rate of RewardCash?

Current earning rate: Cardholders will earn 1 (RC) with every HK\$250 of credit card spending, subject to the excluded spending types that do not earn RC, details of which are set out in the

RewardCash Programme Terms and Conditions.

RewardCash can also be earned from Promotion Offers and the details are subject to the respective Terms and Conditions.

Current redemption rate: When you use RC to pay a statement or a transaction, the standard redemption rate is 1 RC = HK\$1. We may offer special redemption rates from time to time, details of which will be posted on Reward+.

7. If I own more than one HSBC credit card, how will the RC on each Card be applied when I use "Pay with RC"?

The default position is that RC that expires first will be used first to pay the statement or transaction that you have indicated to pay with RC. Primary cardholders may, however, manually adjust the amount of RC they wish to use to completely or partially pay a statement or transaction.

8. Where can I view my "Pay with RC" payment records?

After you have paid your statement or transaction on "Pay with RC", the record will be displayed instantly in transaction history on the "Account" page of Reward+. You should check and verify the record as soon as possible and notify us of any irregularity. If the instruction is submitted within the "Pay with RC" processing period, it will also be quickly reflected in Mobile Banking App and PIB, as part of your credit card account information. Otherwise, the record will be shown after 09:00 on the next business day. For paper and e-statement, if the offset is posted after the statement date, it will be shown in your next month's statement instead of this month's statement.

9. Are my "Pay with RC" instructions always reflected on Reward+ in real time?

Your "Pay with RC" instructions will be processed during Mon - Sat 09:00 - 18:00 and Sun or Public Holiday 09:00 - 24:00. If your instructions are submitted within these periods, they will be reflected in the transaction history on the "Account" page of Reward+ in real time. Any "Pay with RC" instructions submitted outside the mentioned periods will be processed at 09:00 on the next business day.

10. If I have set up a monthly standing autopay instruction ("SI") to repay my Card statement balance, what will happen if I have used my RC to partially or fully pay my statement balance before the SI cut-off date?

If before the SI cut-off date and within the "Pay with RC" processing period (during Mon - Sat 09:00 - 18:00 and Sun or Public Holiday 09:00 - 24:00),

10.1. you fully paid your statement balance with RC, your SI will not be processed for that month;
or

10.2. you partially paid your statement balance with RC, your SI will be processed but only to the extent of any remaining balance outstanding.

If you paid your statement balance with RC before the SI cut-off date but outside the "Pay with RC" processing period, your SI will still be processed at 09:00 on the next business day.

11. In what circumstances will I not be allowed to use "Pay with RC"?

Primary cardholders have to ensure that their credit card accounts are valid and in good standing. Otherwise, you will not be eligible to use any of the functions on Reward+ (including the "Pay with RC" function). We have the right to determine whether you are eligible to use any of the functions on Reward+ based on our record. If there is any discrepancy between the records held by the Cardholders and us, our record will be conclusive and binding on the Cardholders.

12. Can I cancel a "Pay with RC" instruction after it is confirmed?

“Pay with RC” instructions, once confirmed, cannot be cancelled, amended or reversed.

13. What are the circumstances where my "Pay with RC" instructions may be unsuccessful and hence, not processed?

When you (the primary cardholder) and your additional cardholder use or redeem RC at the same time, your instruction to use RC to pay a statement or transaction may be unsuccessful. For example, if your additional cardholder redeems the RC on their Card under one of the RewardCash Programme benefit schemes (additional cardholder cannot use "Pay with RC" function but they can redeem the RC on their additional Card under the other schemes and benefits of the RewardCash Programme), which has the effect of rendering your total RC balance insufficient to pay the transaction or balance that you want to pay, your "Pay with RC" instruction will be unsuccessful.

14. Can all kinds of transactions be paid by using “Pay with RC”?

No. Only retail transactions can be paid by using "Pay with RC". In particular, the following Card transactions, charges and fees cannot be offset by using "Pay with RC":

14.1. Cash advances;

14.2. Fees and charges; and

14.3. Withdrawals under a credit card cash or spending instalment plan and its extended features.

15. Will there be any charges if I incur a negative RC balance?

No, there is no charge for having a negative RC balance on your card. You just need to spend with your Card to earn RC to bring it back to a positive balance.

"Account" function

1. For how long will my RewardCash earning, redemption and expiry records be shown in "RewardCash summary"?

You can view your RewardCash earning and redemption records by using the "Account" function of Reward+. Records of the most recent 12 months will be shown. Also, information on RC that are going to expire will also be shown. The records on Reward+ are updated instantly, so there might be discrepancies between the RC amount on e-statement/paper statement and that shown under “Account” on Reward+.

2. What do "Statement balance" and "Account balance" shown in “Account” mean?

"Statement balance" is the amount you need to pay before the statement due date in order to fully settle your current statement. The statement balance shown in “Account” will not change regardless of payments.

"Account balance" is the total amount you owe. It is different from statement balance as it takes into account a) those transactions in your current statement, b) those to be billed in the next month's statement and c) any payments you have made by cash and/or "Pay with RC" before the coming statement due date.

Both the statement balance and account balance can only be viewed by primary cardholder in Reward+.

3. What do the RC earning and redemption records in "RewardCash summary" tell you?

For primary cardholder, the earning and redemption records give an overview of where you earned and used your RewardCash from all your primary Cards, the additional Cards under your primary Cards (if applicable), and your Standalone RewardCash Programme Profile (if applicable). Records of the most recent 12 months will be shown.

For additional cardholder, you may see the RC earned by your additional Card and earned under your Standalone RewardCash Programme Profile (if applicable), and the redemption record related to your Card and Standalone RewardCash Programme Profile. This includes the redemption done by you, and the RC earned under your Card which is used by your primary cardholder. However, you cannot see any other earning and redemption records of the corresponding primary Card that are not related to your additional Card.

If you have a Standalone RewardCash Programme Profile, you may see the RC you earned via the programme and your redemption record.

About these Terms & Conditions

1. Who makes the final decision when a dispute arises in relation to the provision and use of Reward+?

Subject to the terms and conditions that apply to Reward+, the decision of the Bank and/or the relevant merchant will be final and conclusive in the event of a dispute.

2. Amendments

We may change these Terms and Conditions and will tell you about the change by post, email, secure e-message within PIB, or by placing details of the change within PIB or on our public website at least 1 month before the change takes effect.

If we provide you with notice that we going to change these Terms and Conditions and you don't like the change, you can end these Terms and Conditions by ceasing to use Reward+ and deleting Reward+ from your device. If you continue to use Reward+, then we will assume that you have accepted the change and it will take effect automatically at the end of the notice period.

3. Termination

The Bank may terminate these Terms and Conditions and the provision of Reward+ at any time with or without prior notice to you. Upon such termination, you should delete Reward+ from your device. You can terminate your use of Reward+ any time by deleting it from your device(s). All device-specific information saved cannot be retrieved after deletion.

4. Governing law and jurisdiction

The laws of the Hong Kong Special Administrative Region apply to these Terms and Conditions. You submit to the non-exclusive jurisdiction of Hong Kong Courts.

5. How will we communicate with you?

We may communicate with you by sending secure e-messages, or calling or sending push notification or message to your phone number or email address under our record for verification and registration purposes and in connection with your use of the Reward+ services from time to time.

6. Which version of the Terms and Conditions should I refer to?

In case of any inconsistency between the English and the 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