

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

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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/](https://www.hsbc.co.uk/privacy-notice/).

18. 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.

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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