

Mastercard Pay with Rewards™ Frequently Asked Questions (FAQs)

Know Pay with Rewards

Q. What is Pay with Rewards?

A. Pay with Rewards is an innovative solution by Mastercard® that allows HSBC Rewards credit card customers to use their reward points against purchases they make at millions of participating locations worldwide, both for point of sale (POS) transactions as well as online transactions.

Q: How does it work?

A. Prior to the purchase, you must register via the Pay with Rewards mobile application (which can be downloaded onto your mobile device from Google Play or the App Store). Once registered, turn on the 'Next Purchase' feature to use the reward points when you next make a purchase. After the points have been used, the status will automatically switch to 'No Purchases'. The original purchase and corresponding Pay with Rewards credit will appear on the credit card statement. Alternatively, you could register and login via the Pay with Rewards website for HSBC Rewards Programme at loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards.

Q. What are the benefits of using Pay with Rewards?

A. With Pay with Rewards, you have endless opportunities for using points against purchases you make, in-store or online, at millions of eligible Mastercard locations. It works inside and outside of the UK (*Any Non-sterling transactions will be charged with a Non-sterling transaction fee of 2.99%. The fees will be applied on the entire transaction amount regardless of the points used. Reward Points can't be used against the Non-sterling transaction fee*). You can track and redeem your rewards via mobile app or online. Set your Pay with Rewards preferences and simply use your card like you normally would, the monetary equivalent of your points will be credited to your card account.

Q. Will the Pay with Rewards product be available to other HSBC Credit Card holders?

A. Currently, Pay with Rewards is only available to HSBC Rewards primary credit card holders.

Q. Is there a fee to register or use Pay with Rewards?

A. No, there is no charge associated for Pay with Rewards.

Getting Started

Q. How do I get started?

A. Connecting your HSBC Rewards credit card to the Pay with Rewards mobile application or website is simple and secure.

Mobile App:

- ◆ Simply download the Pay with Rewards application onto your mobile device from Google Play or the App Store.
- ◆ Set a four digit passcode. The passcode you select will be used by the app to protect your personal settings and information.
- ◆ Enter your primary HSBC Rewards card number and follow the on-screen instructions.

- ◆ The home screen will show your rewards balance, the cash equivalent of your rewards balance, and your current Pay with Rewards status. Simply tap "Next Purchase" (or "No Purchases") to configure Pay with Rewards for your next purchase.

Website:

- ◆ Log on to the Pay with Rewards website for HSBC Rewards Programme at loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards.
- ◆ Enter your primary HSBC Rewards card number and follow the on-screen instructions.
- ◆ Next, create a User ID and password, and set additional security questions.
- ◆ You can check your rewards balance, the cash equivalent of your rewards balance, and your current Pay with Rewards status. Simply tap "Next Purchase" (or "No Purchases") to configure Pay with Rewards for your next purchase.

Q. Which mobile operating systems does Pay with Rewards support?

A. Pay with Rewards supports:

- ◆ Android – Requires 2.3 or above
- ◆ iOS – Requires 7.1 or above

Q. Can I turn Pay with Rewards on through the call centre?

A. No. You can only turn on the functionality through the Pay with Rewards mobile app or Pay with Rewards website for HSBC Rewards Programme at loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards.

Q. What is the 'Next Purchase' button?

A. If you want to redeem your reward points for the next transaction, tap on the 'Next Purchase' button before making the purchase.

Q. What are the different options to configure Pay with Rewards?

A. You can opt to turn Pay with Rewards on for the next qualifying transaction only via 'Next Purchase', or leave Pay with Rewards off indefinitely via 'No Purchases'. Using 'Purchase Minimum' feature in the App or on the website, you can set a minimum purchase value for which you'd like to use your points. Let us assume you've set Purchase Minimum to £5 and you have 200 points available. When you turn Pay with Rewards preference to 'Next Purchase', your points will not be used for any purchase that's less than £5. It is the minimum purchase value that needs to be made in order to use your points.

Q. Can I use Pay with Rewards with my digital wallet?

A. Yes. Configure your preferences in the Pay with Rewards app or website before you make a purchase using your digital wallet.

Q. When can I start using Pay with Rewards?

A. You can start as soon as you have your plastic card with you. If you loaded your card directly onto your digital wallet, you'll only start earning points on your purchases up to 24 hours after loading.

Points and Redemption

Q. Can I earn points on all transactions I make?

A. You can earn points anywhere Mastercard is accepted; this includes purchases you make over the internet and in-person, purchases you make abroad, recurring payments (for example, your phone bill or gym subscription). However, you won't be able to earn points when you withdraw cash from an ATM, on cash advances or cash related payments, when you make a balance transfer, on tax payment transactions, on gambling transactions, or on any fees or charges you incur through use of your credit card.

Q. How many points do I earn when I make a purchase?

A. For every £5 you spend, you earn 1 point.

Q. Is there a limit to how much I can earn?

A. There is no limit to how many points you can earn.

Q. Will I accrue points even if I don't register on Pay with Rewards app or website?

A. You will continue to earn points on all eligible spending irrespective of your registration on Pay with Rewards; however, you will be unable to redeem those points. Once you have registered on Pay with Rewards app or website, you'll be able to redeem all the points accumulated so far, provided they have not expired.

Q. Can Pay with Rewards be used for any transaction?

A. Pay with Rewards can be used for most credit card purchases where Mastercard is accepted. (For full description please refer to the Programme T&Cs, the link to which can be found in the bottom of this document) Also, note that withdrawal of cash at ATMs, cash advances or cash related payments, balance transfers, tax payment transactions, gambling transactions or any fees or charges you incur through use of your credit card cannot leverage Pay with Rewards.

Q. Is there any minimum number of points I need to have to start redeeming them?

A. No, there is no minimum number of points to start redeeming. 100 accrued points are worth £1 worth to use.

Q. How do I receive redemption notifications?

A. After the points are redeemed, you will receive an email confirming the same. A notification will also be sent to your phone if you have enabled In App Communication Preferences on the Settings tab in the Pay with Rewards mobile app.

Q. Is there a maximum amount that I can redeem?

A. You can use all the points in your account to make a redemption.

Q. I forgot to use Pay with Rewards points on my last purchase. What should I do now?

A. Unfortunately, you can only choose to use points before making a purchase. Please tap on 'Next Purchase' on your Pay with Rewards mobile app or website to use your points for the next transaction.

Q. Accidentally, I used the points on my last purchase. Can I reverse it and pay by card instead?

A. Once points are redeemed, they cannot be reversed.

Q. What happens if I do not have sufficient points to cover the total cost of the transaction?

A. You can use all the available reward points in your account to make part payment and pay the remaining balance through your card. For example, if you have 1,500 points available and you're making a purchase worth £20, you can use your points towards £15 of the purchase. The purchase price of £20 will be charged to your credit card and you'll then be refunded £15.

Q. How can I track my points balance and activity?

A. You can see your points balance on the App and on the Pay with Rewards website for HSBC Rewards Programme at loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards. The points you've earned on your Pay with Rewards transactions (including any promotional points) will appear on your Pay with Rewards account (within the App or website) within 2-3 business days.

Q. How soon will I see Pay with Rewards transactions hit my credit card account?

A. Pay with Rewards credit transactions will appear on your credit card account within 2-3 business days.

Q. What do I do if I see some points missing?

A. If you don't see accrued points in your Pay with Rewards account within three days of making a transaction, please call our customer helpline number **03457 404 404** to resolve queries.

Q. What happens if I earned points on a purchase that is subsequently returned?

A. If you've used your credit card to make a purchase which earned you points, and you then receive a chargeback/return from a merchant, you'll get the whole purchase price back and the points you earned on that purchase will be reversed. For example, if you made a purchase worth £1,000, you'll have earned 200 points (if it was a transaction you could earn points on). In the event of a chargeback/return, you'd get £1,000 back which would result in 200 points being removed from your point balance. This could result in a negative point balance if you'd already used the 200 points.

Q. What happens if I use my points for a purchase that is subsequently returned?

A. Unfortunately, points are not returned if there is a chargeback/return at a merchant from a previous Pay with Rewards transaction. For example, if you used 1,500 points from the Pay with Rewards account for a purchase worth £15, a £15 statement credit would be issued in case of chargeback/return. The 1,500 points redemption is not reversed.

Q. Why do I see various promotions in my Pay with Rewards account?

A. The promotional offers that you see in your Pay with Rewards account help you earn more points than usual (depending on the specific offer by the merchants), when you make purchases at those listed places during the promotional period.

Q. Do my points expire?

A. Your Pay with Rewards points expire by the end of the 3 year period from the month in which you earned those points.

Q. Can I use my points if I am about to reach or have reached my credit limit?

A. If you don't have enough credit available to cover the whole purchase price, you should not use your points to avoid being charged for going over your credit limit. This is because the full purchase price is charged to your credit card, and the cash equivalent of the points you're using will be refunded to your account. The refund could take 2-3 business days to come through.

Q. Are there any circumstances where I won't be able to earn or use points?

A. You won't be able to earn or use points if you've breached your credit card agreement, HSBC has cancelled or suspended your right to use your credit card, HSBC hasn't renewed your credit card; or there has been, or HSBC suspects, fraudulent or criminal activity of any kind whether or not linked to the use of your credit card.

Account and Settings

Q. I cancelled my existing card and received a replacement with a different card number. How do I add my new card?

A. Open the Pay with Rewards mobile app. Click on the "Add New Card" option. Your new card is added. Make sure to delete your old card from the app. On the HSBC Rewards programme website, login using your existing user ID and password. The old card would have been automatically replaced with the new card when it's issued.

Q. I forgot my passcode to the app, how can I reset it?

A. In the Pay with Rewards mobile app, tap "Forgot your passcode?". Note that all of your data will be removed from the mobile device and you will have to add your card again.

Q. What happens if I input the wrong passcode in the Pay with Rewards app?

A. After 3 incorrect attempts, you'll not be able to use the app for the next 60 minutes.

Q. I have the mobile app installed on my phone. What should I do if my phone gets lost or stolen?

A. Your Pay with Rewards mobile app is secured using the 4 digit passcode you created and your biometric data. Neither is your card number stored in the app, nor are your personal details. So, you do not need to worry about your personal details being stolen. No updates can be made to your Pay with Rewards settings without your 4 digit passcode or biometric authentication. However, you should contact your mobile provider to have your mobile service deactivated.

Q. What happens if I close my account?

A. You lose all your points when you close your account.

More Information

Q. I have an additional cardholder on my Rewards account. Can they also use the PWR app and redeem points?

A. No, only the primary cardholder can redeem the rewards points. However, additional cardholders can earn points by using the card, which will increase the primary cardholder's total point balance.

Q. Can I ask a merchant about my rewards balance?

A. The merchants won't be able to answer any queries on Pay with Rewards. Your up-to-date rewards points balance is available on the Pay with Rewards mobile application and Pay with rewards website loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards.

To see the Rewards Programme Terms and Conditions, please [click here](#).

Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from overseas).