

# HSBC Premier Rewards for Miles Programme

## Terms and Conditions

1. The terms set out below apply in addition to our HSBC Premier Reward Points Rules ('Rules') except where indicated otherwise. The rules can be found at the back of the Reward Points brochure or online at [hsbc.co.uk/premier](https://www.hsbc.co.uk/premier). In the event of a conflict between these Rewards for Miles Redemption terms and the Rules, the Rules will apply.
2. Cardholders who wish to participate in the HSBC Premier Rewards for Miles Programme ('the Miles Programme') must first become a member of a participating airline frequent flyer/travel reward programme, and obtain a frequent flyer/travel reward programme number for each airline to which they would like to redeem HSBC Premier Reward Points for frequent flyer/travel reward programme miles.
3. Only HSBC Premier Credit Card cardholders ('Cardholders') are eligible to participate in the Miles Programme.
4. Redemption of Points for frequent flyer/travel reward programme miles can only be made by the primary HSBC Premier Credit Card holder.
5. Cardholders whose HSBC Premier Credit Card Accounts ('Accounts') are open and in good standing will be eligible to transfer the Reward Programme Points to a participating airline frequent flyer/travel reward programme account.
6. You should allow up to 14 days to process your request to redeem Points for Miles. Timing for the redeemed Points to be converted to Miles and post to the Card member frequent flyer/travel reward programme account may vary by airline.
7. HSBC Premier Credit Card Reward Points redeemed as part of the Miles Programme will be redeemed at a rate of 2 Reward Points for 1 mile. HSBC UK Bank plc may, at our discretion, change the redemption rate by giving you at least 30 days' written notice, which includes statement messages.
8. The conversion rate of Points for participating airline frequent flyer/travel rewards may vary by airline frequent flyer/travel reward programme.
9. Once a redemption request is submitted the Points you redeem will be reflected in your remaining Reward Points balance and reflected on your next statement due date. Points cannot be transferred back to the Cardholder's Account or re-transferred to another participating airline frequent flyer/travel reward programme account. If it is not possible to fulfil the redemption request, the Points will be re-credited to the Cardholder's available Points balance and the Cardholder will be contacted to advise of the reason for redemption rejection.
10. HSBC UK assumes no responsibility for Points transferred from an HSBC Premier Credit Card Reward Programme Cardholder's Account to any airline frequent flyer/travel reward programme account or for the actions of any participating airline in connection with its airline frequent flyer/travel reward programme or otherwise.
11. Once redemption of HSBC Premier Reward Points has been completed and the subsequent Miles are shown on the airline frequent flyer/travel reward programme, the responsibility for those Miles lies with the airline. All queries regarding these Miles should be directed towards the respective airline.
12. Cardholders may only transfer Points to an airline frequent flyer/travel reward programme account in their own name, providing all information submitted matches the airline frequent flyer/travel reward programme account held by the participating partner. Incomplete or inaccurate information cannot be processed and will lead to requests being rejected by the participating airline.
13. All questions or disputes regarding eligibility for redemptions within the Rewards Programme or transferring Points under the Miles Programme will be decided by HSBC UK at its sole discretion.
14. Fraud and abuse relating to the earning and transferring of Points in the Rewards Programme or the Miles Programme may result in the forfeiture of accumulated Points, as well as the cancellation of a Cardholder's credit card(s).

**15.** The Cardholders are subject to, and must comply with, the rules of the airline frequent flyer/travel reward programme of the participating airline frequent flyer/travel reward programme in which they are enrolled. It is the sole responsibility of the participating airline frequent flyer/travel reward programme to provide the Cardholder a copy of the relevant programme rules upon his/her enrolment in their frequent flyer/travel reward programme.

**16.** A participating airline frequent flyer/travel reward programme may change its programme rules, including regulations, policies, benefits and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.

**17.** Airline frequent flyer/travel reward programme participation in the Miles Programme is subject to change upon notice.

**18.** HSBC UK Bank plc ("HSBC") reserves the right to change the terms and conditions herein and the Miles Programme at any time upon notice.

**19.** There is currently no minimum or maximum number of Points that can be transferred in the Miles Programme.

**20.** By participating in the Miles Programme, the Cardholder specifically authorises HSBC UK to share only the specific customer information necessary to complete the mileage exchange. The HSBC Group may use and share relevant information about you, your transactions and your relationship with the HSBC Group for credit assessment, customer service, market research, insurance, audit and administrative purposes. This may include information provided by you, or someone acting on your behalf. Where appropriate (for example if you have relationships with other HSBC Group Companies in other countries), this information may be shared with HSBC Group Companies outside the UK.

**21.** In the event the participating airline frequent flyer/travel reward programme is unable to identify the Miles Programme request and cannot apply the corresponding miles to the requested account, HSBC UK will use its best efforts to identify and resolve the issue. This may delay the posting of miles to the requested airline frequent flyer/travel reward programme account. If the issue cannot be resolved, the Points deducted from the Reward Programme for the Miles Programme transaction will be added back to the Cardholder's Reward Programme account, and the Cardholder will be contacted to advise.

**22.** Submission of a request to transfer Points for participating airline frequent flyer/travel reward programme miles in the Miles Programme will constitute complete acknowledgement and acceptance of the terms and conditions associated with participation in the Miles Programme.

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**Issued by HSBC UK Bank plc**

HSBC UK Bank plc, registered in England and Wales number 09928412.  
Registered office 1 Centenary Square, Birmingham, B1 1HQ.  
Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority.