

HSBC Premier World Mastercard® credit card

Program Rules Rewards Brochure



Table of contents

HSBC Premier World Rewards Program

Program Rules.....	3
Overview.....	3
Participation.....	3
Good Standing	3
Account Misuse (“Misuse”)	3
Points Accumulation	4
Points Duration.....	4
Points Combination	5
Points Transfer to Other Parties.....	5
Tax Liability.....	5
Purchases Eligible to Earn Points	5
Transactions Not Eligible for Points Accumulation	6
Statements	6
Points Redemptions	
Points Redemption for Cash.....	7
Points Redemption for Annual Fee Reimbursement	7
Points Redemption for Travel.....	7
Booking Confirmation, Fulfillment, and Inquiries	8
Cancellations, Changes, and Refunds for Online Travel Rewards.....	8
Points Redemption for Rewards for Miles.....	8
Points Redemption for Physical Gift Cards/eGift Cards.....	9
Shipping and Delivery	9
Points Redemption for Charity	10
Points Redemption via Amazon Shop with Points	10
Points Redemption for Merchandise.....	10
Shipping and Delivery	10
Incorrect or Damaged Goods.....	10
Return Policy	10
Shopping Cart	11
Warranty Information	11
Travel Benefits	
Security Screening Statement Credit	11
Trusted Traveler Programs.....	11
TSA PreCheck® by CLEAR.....	12
Travel Accident Insurance	13
Trip Cancellation & Trip Interruption Insurance	15
TV Subscription Streaming Statement Credit	16
Address Changes	17
Other Important Information	17

This brochure is effective May 1, 2026 and replaces all prior brochures. To the extent there is a conflict between this brochure and any other disclosure, program description or advertising by any party, this brochure will control.

This brochure is for informational purposes and does not represent a contract or other agreement. Please review carefully.

HSBC Premier World Rewards Program

Program Rules

The HSBC Premier World Rewards Program Rules ("Program Rules") apply to the HSBC Premier World Mastercard® credit card ("HSBC Premier World Mastercard®" or "Account") issued by HSBC Bank USA, N.A. ("HSBC Bank"). Engage People Inc. ("Engage") is the Rewards Program Administrator ("Program Administrator"). Priceline.com ("Priceline") is the Travel Provider.

Overview

As a holder of the HSBC Premier World Mastercard® credit card ("Customer"), you are enrolled in the HSBC Premier World Rewards Program (also referred to as the "Program"). Participation in the Program gives you the opportunity to enjoy all the benefits of the HSBC Premier World Mastercard®, including HSBC Premier World Rewards Program Points ("Points"). With this benefit you will earn up to 3 "Points" for every dollar charged in new purchases (minus returns, credits and adjustments) using your HSBC Premier World Mastercard® (see "Points Accumulation" for details). You may choose to use your Points towards available redemption options described in these Program Rules, see Redemptions for more details:

- Cash
- Points Annual Fee Reimbursement
- Travel
- Gift Cards/eGift Cards
- Charity
- Amazon
- Merchandise Items

For your convenience, HSBC Bank maintains a Rewards Department to answer questions about the Program. Representatives will also assist you in redeeming your Points towards available redemption options. To contact the HSBC Premier Rewards Department, call 1.888.662.4722 or call from anywhere in the world at 1.716.841.6866.

Following are important rules that apply to the Program. Please read these Program Rules and save them and any amendments or supplements for future reference (See "Changes" under "Other Important Information" for details).

Each time you access and use the HSBC Rewards site, you agree to these Program Rules, the general provisions of this Agreement and HSBC's and Engage's privacy statements located at, respectively, www.us.hsbc.com/online-privacy-statement/ and www.engagepeople.com/privacy, which form a part of this Agreement.

Participation

The Program and its benefits are offered at the sole discretion of HSBC Bank. To participate, you must be:

- A Customer in good standing with HSBC Bank (see "Good Standing" for details).
- An individual – corporations, partnerships and other entities may not participate.

HSBC Bank reserves the right to disqualify any person from the Program if, in HSBC Bank's sole judgment, that person or another person named on the Account has violated any of these Program Rules. Disqualification may result in termination of an individual's participation in the Program, termination of the participation in the Program of others named on the Account and loss of any or all accumulated Points.

Good Standing

Your Account is in good standing as long as you fully comply with the terms and conditions in your client Agreement and Account Opening Table, as well as the terms of these Program Rules. You may not redeem Points if your Account is in default or on hold under the most current terms and conditions of the HSBC client Agreement and Account Opening Table provided by HSBC Bank or you take any action inconsistent with these Program Rules. This includes any amendments that may have been made to such terms and conditions after your Account was opened.

Account Misuse ("Misuse")

"Misuse" means the improper use of the card, or this Account, in a manner inconsistent with the terms and conditions you've agreed to, including this Agreement, the Program Rules Rewards Brochure, or the terms and conditions of a third-party merchant or service provider program, through which Points may be used or transferred under the Program Rules Rewards Brochure. Examples of fraud, Misuse, and suspicious activity include, but are not limited to:

- Selling, or participating in the sale or exchange of gift cards, travel, or other items of value obtained through use of Points
- Repeatedly opening HSBC credit card accounts for the primary purpose of acquiring Points
- Manufacturing spend for the purpose of generating Points
- Using your Account other than for personal, family, or household purposes
- Points redemptions that you did not authorize
- Buying or selling Points other than as permitted under the Program Rules
- Moving or transferring Points to an ineligible third- party or account

If there is evidence of fraud, misuse, or suspicious activity on your Account, HSBC may, without limitation or prior notice, do any of the following:

- Temporarily prohibit you from earning points or using points you have already earned
- Take away all accrued Points
- Prohibit you from earning Points
- Suspend or close your Account
- Take legal action to recover Points, redeemed because of such activity and to recover our monetary losses, including court costs, litigation costs, damages, and all other expenses of enforcing our rights under this agreement.

You can begin earning and using Points again if HSBC determines there is no fraud, suspicious activity, or Misuse on your Account.

Points Accumulation

The Program currently provides up to 3 Points for every dollar charged in new purchases (minus returns, credits and adjustments) to your HSBC Premier World Mastercard®. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your HSBC Premier World Mastercard®, less refunds, returns, credits, and plus or minus any adjustments to your Account. Net retail purchases are calculated to the nearest cent. Points from eligible purchases will be accumulated at the time the purchase is posted to your Account and will be available in your Account within 1-2 billing cycles (see "Eligible Purchases" and "Transactions Not Eligible for Points Accumulation" for details).

You must activate your HSBC Premier World Mastercard® to earn Points. There is no annual limit on the amount of Points that can be accumulated in an Account Year (each 12-month calendar year). Points accumulation will start from the first day in the billing cycle in which the Customer enrolled in the Program.

Customers who have opened the same credit card product within the last 36 months, are Authorized Users, or who hold a Premier Family Account are not eligible to receive the Welcome Bonus Points offer.

Unless you are participating in a limited time promotional offer you will earn:

- 3 Points for every dollar you spend on new purchases (minus returns, credits and adjustments) on Gas and Grocery categories (listed in the "Eligible Purchases" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC Bank is not responsible for incorrectly coded purchase transactions. HSBC Bank does not determine how merchants are classified; even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC Bank reserves the right to determine which gas and grocery category purchases qualify for 3 Points.
- 2 Points for every dollar you spend on new purchases (minus returns, credits and adjustments) on Travel categories (listed in the "Eligible Purchases" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC Bank is not responsible for incorrectly coded purchase transactions. HSBC Bank does not determine how merchants are classified; even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC Bank reserves the right to determine which travel category purchases qualify for 2 Points.
- 1 Point for every dollar you spend on all other new retail purchases (minus returns, credits and adjustments) (see "Eligible Purchases" for details). From time to time, you may be offered special promotions that give you additional opportunities to earn Points ("Bonus Points") in other ways than described above. Promotional offers may limit the amount of Bonus Points earned.

Any transactions made with your HSBC Premier World Mastercard® credit card in a currency other than U.S. dollars will be converted to U.S. dollars before calculating earned Points.

Your Points cannot be applied as payment or to the balance of your Account, except as specified in the section entitled "Redemptions". If you redeem your Points for a statement credit to your credit card Account, the statement credit can reduce your balance but you are still required to make your minimum payment. HSBC Bank reserves the right to change or terminate Points accumulation at any time without prior notice to the Customer (see "Other Important Information" for details).

Points Duration

Points do not expire if you have an open Account in Good Standing (see "Good Standing" for details). If there are at least 12 months of inactivity (18 months for California residents) on your HSBC Premier World Mastercard®, HSBC Bank reserves the right to close your Account.

All accumulated Points are immediately forfeited and will not be available for redemption, unless prohibited by law, in the following circumstances:

- If HSBC Bank closes your Account due to inactivity
- If you close your Account or if you are no longer an HSBC Premier World Mastercard® credit card customer.
- If your Account is closed by HSBC Bank because it is not in Good Standing (see "Good Standing" for details)
- If you fail to comply with other agreements you have with HSBC
- If we believe that you've engaged in fraudulent activity related to your Accounts or the program.
- If HSBC Bank terminates the Program and your Account is in Good Standing, you will have a period of time, as permitted by law, to redeem accumulated Points from the date the Program termination is announced.

In the event we learn of your death, we will apply any remaining Points balance as a statement credit to the Account at the Account's standard cash redemption rate.

Points Combination

Points from multiple HSBC Rewards Programs or other accounts issued by HSBC Bank may not be combined or pooled for redemption. When redeeming Points, you may use Points from only one HSBC Rewards Program Account for redemption. HSBC Bank is not responsible and bears no liability for disagreements between participants concerning use of Points accumulated in an HSBC Rewards Program account.

Points Transfer to Other Parties

Points may not be transferred to others for redemption. Points are not the property of the participant in the Program. Points may not be brokered, bartered or sold, and may not be transferred as part of a domestic relations matter.

Tax Liability

As the primary holder of the HSBC Premier World Mastercard® credit card Account, you are solely responsible for the determination and payment of income or other tax liability related to participation in this Program. HSBC Bank does not make any representations as to the Program participants' current or future tax consequences as a result of the credit, transfer, use, redemption, termination or disposition of Points.

Eligible Purchases to Earn Points

Your HSBC Premier World Mastercard® purchases are eligible for Points if they are made for your personal, family or household use. You may make eligible purchases anywhere your HSBC Premier World Mastercard® credit card is accepted.

You earn Points when you use your card to make new purchases (minus returns, credits, and adjustments). All purchases and Points earned are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. HSBC is not responsible for the merchant's transaction description, or the exclusion of merchants within an MCC.

The eligible merchant purchase categories that you can earn 3 Points on are:

Gas Service Stations are classified as merchants that sell fuel for consumer use and may or may not also have a convenience store, car wash, or automotive repair shop on the premises.

Fuel Dispenser, Automated are classified as merchants that sell automotive gasoline using typically unattended Automated Fuel Dispensers, enabling cardholders to purchase fuel by completing the transaction at the pump.

Grocery Stores and Supermarkets are classified as merchants that sell a complete line of food merchandise for home consumption. Food products for sale include groceries, meat, produce, dairy products, and canned, frozen, prepackaged, and dry foods. Other products for sale may include a limited selection of housewares, cleaning and polishing products, personal hygiene products, cosmetics, greeting cards, books, magazines, household items, and dry goods. These merchants also may operate specialized departments such as an in-store deli counter, meat counter, pharmacy, or floral department.

The eligible merchant purchase categories that you can earn 2 Points on are:

Airlines are classified as merchants designated as air carriers and airlines.

Hotels and Motels are classified as merchants that provide lodging, and includes establishments such as "bed and breakfast" and other inns, resorts, cabins, and hostels.

Travel Agencies are classified as merchants that primarily provide travel information and booking services. Such merchants act as agents on behalf of travelers in booking and ticketing air, land, or sea transportation or lodging accommodations, including plane flights, bus tours, sea cruises, car rentals, rail transportation, and lodging.

Tour Operators are classified as merchants that arrange and assemble tours for sale through a travel agent or directly to the consumer.

Cruise Lines are classified as merchants that provide passenger transportation on the open seas or inland waters for the purpose of vacation or pleasure. Such merchants typically offer food, entertainment, and cabin accommodations inclusive in the fare, and operate predefined and advertised routes.

Bus Lines are classified as merchants that provide passenger bus transportation services that operate on a regular schedule over predetermined routes.

Automotive and Vehicle Rentals are classified as merchants that provide short-term or long-term rentals of cars, trucks, vans, or utility trailers.

Truck Rentals are classified as merchants that provide short-term rental or long-term leasing of trucks, vans, or utility trailers used for moving or hauling, and are rented on a do-it-yourself basis.

Boat Rentals are classified as merchants that primarily provide boat rental and leasing services, including fishing boats, non-crew houseboats, sail boats, powerboats, jet skis, and yachts.

Motor Homes and Recreational Vehicles are classified as merchants that rent motor homes, RVs, pop-up campers, tent trailers, and other recreational vehicles on a daily, short-term, or extended-term basis.

Campground and Trailer Parks are classified as merchants that provide overnight or short-term campsites for recreational vehicles, trailers, campers, or tents.

Automobile Parking Lots and Garages are classified as merchants that provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis.

Bridge and Road Fees/Tolls are classified as merchants that collect fees associated with toll roads, highways, and bridges.

Trains are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules, including railway commuter transportation.

Railroads are classified as merchants that provide long-distance passenger transportation which may or may not include overnight accommodations on the train during long distance travel.

Ferries are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on

regular schedules.

Limousines, Rideshare, and Taxicabs are classified as merchants that operate passenger automobile transportation services that do not operate on a regular schedule or an established route.

Transactions Not Eligible for Points Accumulation

Any Points accumulated through purchases for business or commercial use are subject to forfeiture. Other purchases and transactions not eligible for Points accumulation include:

- Purchases that are returned or are to be credited to your Account.
- Money Transfers
- Cash Advances and Cash-Like Transactions
- Truck Stop Transactions
- Checks.
- Betting (including Lottery, Gaming Chips, Track Wagers)
- Automated Teller Machine (ATM) withdrawals.
- Person-to-Person Transactions through Cash Apps (Zelle, Venmo, Cash App and similar)
- Any portion of a purchase or transaction covered by the redemption of Points
- Interest charges, Finance charges, fees and certain other non-product/service transactions
- Unauthorized or Fraudulent Charges.
- Balance Transfers.
- Fees of any kind, including Annual fee, if any.

Statements

Your HSBC Rewards Points balance is displayed on your monthly periodic billing statement, which will reflect any Points posted as of the date your statement was produced. If there is no activity and no balance on your HSBC Premier World Mastercard® Account, you will not receive a monthly periodic billing statement and you may not receive information concerning your accumulated Points. If you have questions about your Points or redemption levels, or to obtain current Program information, please contact our HSBC Premier Rewards Department at 1.888.662.4722 or visit us online by logging into your Personal Internet Banking Account at us.hsbc.com. You may also write to the HSBC Premier Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about an HSBC Premier World Mastercard® or Program will only be provided to persons named on the Account. If you have any questions regarding your HSBC Premier World Mastercard®, contact HSBC Bank at 1.888.662.4722 or online at us.hsbc.com.

Redemptions

Your HSBC credit card Account which is in good standing and not in default or on hold, is eligible to redeem Points. You can redeem your Points for available redemption options stated below and at any time consistent with these Program Rules. Points cannot be offset against the Customer's Account obligations to HSBC Bank.

Rewards Redemption: All reward options are subject to limited availability and to the applicable terms, conditions and restrictions set by third-party suppliers. HSBC Bank USA, N.A. reserves the right, without prior notice, to replace existing reward items with new items, discontinue any reward item at any time; and substitute any reward with another of equal or greater value where necessary. Redemption levels, point values and reward availability may be amended or withdrawn at any time without prior notice.

HSBC Bank reserves the right to increase or decrease required Point redemption amounts at any time without prior notice to the Customer. To view the latest redemption options and Point redemption amounts, as well as to redeem your points, please call the HSBC Premier Rewards Department at 1.888.662.4722 or log in to your Personal Internet Banking Account at us.hsbc.com.

Gift Cards and eGift Cards will have terms and conditions, and you must use the Gift Cards or eGift Cards according to their restrictions, limitations and/or blackout periods (see "Points Redemption for Gift Cards/eGift Cards" for details).

For travel-related options, you will be responsible for making reservations according to applicable terms and conditions. Except as specified below or on a Gift Card or eGift Card, redemption options have no cash or other value and may not be combined with other redemption options, offers or discounts.

Points Redemption for Cash (You have three (3) redemption options)

(Pay with Rewards)

To offset a purchase by redeeming for a statement credit through Pay with Rewards, the purchase must appear on your transaction history within the last 90 days on the Pay with Rewards page of the HSBC Rewards site. You may redeem Points for the full amount of your eligible purchase for purchases greater than \$25. The statement credit will be applied to your HSBC Premier World Mastercard® Account. You may redeem Points for the full amount of your eligible purchase. Point redemptions are reflected as soon as the next business day in your HSBC Rewards Account and, on a monthly basis, as credits on your monthly credit card statement. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

Note: An "ineligible purchase" means cash advances, interest and financing charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to your Account with your card or checks. There must be sufficient points available in the HSBC Rewards account at the time of purchase authorization for a purchase to be eligible for Pay with Rewards. We may establish other qualifying and non-qualifying transactions from time to time. Point redemptions through Pay with Rewards do not count towards your monthly minimum payment on your HSBC Premier World Mastercard® Account. You are responsible for paying the minimum amount which appears on your monthly Account statement, unless the statement credit brings your balance to zero.

(Statement Credit)

If you redeem for a statement credit, it will be applied to your HSBC Premier World Mastercard® Account. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

(Direct Deposit)

If you select cash back as a direct deposit, only HSBC Bank USA, N.A. consumer checking and savings accounts in your name alone or as a joint account holder are eligible. Ineligible HSBC deposit accounts include, but are not limited to, Certificates of Deposit, commercial deposit accounts, fiduciary accounts, and special purpose accounts. For the latest Terms & Conditions and eligibility details, call or visit us online.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

Points Redemption for Annual Fee Reimbursement

The Program grants you the option to redeem Points toward a statement credit at a preferential rate to cover your Annual Fee if you possess the requisite number of Points.

Annual Fee Statement Credits must be redeemed within 90 days of the date that the annual fee is posted to your Account.

Points Redemption for Travel

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1.888.662.4722**.

HSBC Travel is operated in conjunction with Priceline ("Travel Provider"), an independent third-party provider under contract with Engage ("Program Administrator") to provide travel services for HSBC Bank. HSBC Travel enables Customers to shop for and book Travel related services such as airfare, hotel, car rental and related Travel activities ("Bookings"). Bookings are available from select suppliers directly on the Site and processed by Priceline. All Bookings are subject to availability.

Travel transactions made through HSBC Travel will be governed by this Agreement and Priceline's Terms and Conditions and Privacy Policy (found, respectively, by logging into your HSBC Rewards account at us.hsbc.com and at www.priceline.com/privacy). Accordingly, prior to concluding a transaction through HSBC Travel, you will be prompted to accept Priceline's Terms and Conditions and Privacy Policy and must do so to conclude your HSBC Travel transaction. Neither HSBC Bank nor the Program Administrator will be a party to any such transactions entered into between you and the Travel Provider; thus, you must direct your comments, complaints or inquiries regarding any such transactions to the Travel Provider. Neither HSBC nor the Program Administrator has control over, and neither assumes responsibility for, the Travel Provider's policies or practices or the content and services offered on and through its website. BY ACCESSING AND USING HSBC TRAVEL, YOU EXPRESSLY RELEASE HSBC BANK AND THE PROGRAM ADMINISTRATOR FROM ANY AND ALL LIABILITY ARISING FROM ACCESS AND USE OF HSBC TRAVEL AND/OR TRAVEL PROVIDER'S WEBSITE INCLUDING LIABILITY IN RESPECT OF YOUR TRANSACTIONS

THEREON, TRAVEL PROVIDER'S SERVICES, AND THE CONTENT DISPLAYED AND/OR DISTRIBUTED BY TRAVEL PROVIDER. All questions related to Bookings made via HSBC Travel must be addressed directly with the Travel Provider. Instructions on how to make a Booking can be found in the HSBC Rewards FAQ.

When you purchase travel through the HSBC Travel website, the cost of the booking is displayed onscreen in US Dollars. You also see how many Points are required should you choose to pay for the booking partially or fully by redeeming your Points. At checkout, the full cost of any travel purchased through HSBC Travel, including applicable fees, taxes, and shipping charges, is charged to your eligible HSBC credit card.

If you choose to use Points to offset a portion or all the purchase price, you will be prompted to choose the number of Points you want to redeem to pay for any amount between 0 to 100 percent of the purchase amount. The number of Points you redeem will be deducted from your Account upon payment at checkout and their value will be applied to your Account as a statement credit.

No Points are earned on the portion of a travel purchase that is offset by the redemption of Points from your Account.

Please note: Your ability to pay for a Booking will be limited by the available credit on your HSBC credit card regardless of the number of Points in your Account. Any fees or charges above and beyond the value of the Points redeemed by you at check-out will be your responsibility and charged to your HSBC credit card, and no statement credit will be provided to you for such fees and charges.

Within 48-72 hours of your purchase you will receive a credit on your HSBC credit card statement reflecting the value of the Points you redeemed.

There is currently no ticketing fee associated with booking reward Travel through the Travel Provider's website. A \$30 Travel Booking Fee applies to each travel category booked by telephone agent with the Travel Provider e.g. a booking made by telephone consisting of (1) air tickets, (2) hotel rooms, and (3) car rental would result in a \$90 Travel Booking Fee). Any reservation changes made by telephone agent will incur a \$30 Reservation Change Fee.

Customer is responsible for all airline-related fees which include but are not limited to facility charges, segment fees, ticketing, taxes, customs, baggage, security, fuel surcharges and other government-imposed fees; and any expedites, special requests and exceptions.

Customer should reconfirm flight reservations at least 24 hours prior to departure. Customer must have valid Government-issued ID for airport check-in. Additional identification may be required for travel outside of the United States and is the Customer's responsibility. Customer is also fully responsible for verifying all safety and security conditions for each destination selected. Airline ticket must be issued at the time of booking. Airline tickets cannot be redeemed for cash and have no cash value.

Customer is responsible for reading, accepting, and adhering to terms and conditions for airline ticket, hotel, and car rental at time of booking through HSBC Travel.

HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance of airlines or any provider of service, including but not limited to delivery, bankruptcy, changes, etc., for any service under this Program. In the event that an airline ceases flying and tickets sold for future travel are not picked up and honored by other airlines, the tickets will not be refunded by HSBC Bank, the Program Administrator, the Travel Provider or their affiliates. In this situation, there will also be no Rewards Points credits granted.

All reservations and air ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Additional restrictions may apply.

No cash or credit will be given for any unused portion of the ticket.

Booking Confirmation, Fulfillment, and Inquiries

The Travel Provider will send you an automated notification email for every completed Booking. All airline ticket travel issued through the Travel Provider will be issued as E-tickets. If you do not receive a confirmation email for Booking information within 24 hours, please contact Priceline at **1.877.477.7441**. You will receive an email confirmation from noreply@mail.rewards.us.hsbc.com showing the number of Points you redeemed for any Booking you made. You may also receive an email confirmation and/or Booking instructions directly from the supplier for your Booking. The email confirmations should be printed and saved for your records. Although you will pay for your Bookings through the Site, all Bookings will be handled directly by the Travel Provider. Neither HSBC nor Program Administrator will be responsible for any delays or issues in Bookings.

You must contact Priceline directly with any inquiries you may have about the Bookings you make through HSBC Rewards Travel, including if the Booking is unsatisfactory or not provided to you on time or at all, by contacting Priceline at **1.877.477.7441**. If your inquiry is in regard to a specific Booking, you may call Priceline using the telephone number shown in your Booking confirmation.

Cancellations, Changes, and Refunds for Online Travel Rewards

All cancellations, changes and refunds are handled by the Travel Provider. The Travel Provider's cancellation/refund policy shall govern these requests. Restrictions and limitations may apply. The cancellation policy is displayed during your check-out process and on your Booking confirmation. IF THE SUPPLIER AGREES TO REFUND YOUR BOOKING, YOU WILL RECEIVE THE FULL AMOUNT OF THE PURCHASE PRICE (WHICH WILL INCLUDE APPLICABLE FEES, TAXES AND SHIPPING CHARGES BUT WILL BE REDUCED BY ANY APPLICABLE CANCELLATION OR REFUND FEES) AS A CREDIT ON THE HSBC CREDIT CARD YOU USED TO MAKE YOUR PURCHASE. YOUR POINTS ACCOUNT WILL NOT BE CREDITED WITH ANY POINTS REGARDLESS OF THE NUMBER OF POINTS REDEEMED BY YOU TOWARDS SUCH BOOKING. You should receive such credit within 48-72 hours of receiving confirmation from the Travel Provider that you are entitled to a refund.

Points Redemption for Rewards for Miles

Rewards for Miles Terms and Conditions

- Cardholders who wish to participate in HSBC Rewards for Miles ("Rewards for Miles") must first become a member of a participating travel rewards program and obtain a travel rewards program number for each partner to which they would like to redeem Points for travel rewards.
- Only HSBC Premier World Mastercard® and HSBC Elite World Elite Mastercard® cardholders ('Cardholders') whose accounts are valid and in good standing are able to participate in Rewards for Miles and will be eligible to transfer Points to a participating travel rewards program account.

- The timing for the redeemed Points to be converted to partner loyalty currency and posted to the Customer's travel rewards program account may vary by partner. Depending on internal process, points will get credited to your travel rewards account within 5 days, however, for some programs it may take up to 14 days.
- The conversion rate of HSBC Points may vary by travel rewards partner program. Points values when converted will be rounded to the nearest whole number
- Your First Name, Last Name, Travel Membership number will be used to redeem your Points.
- Your First Name, Last Name, Travel Membership number, email address, phone number and other customer data, may be shared with your Travel Partner to resolve a customer service issue.
- When Points are transferred to a travel rewards program account, they will be immediately deducted from your available HSBC Points balance.
- Points cannot be canceled or transferred back to the HSBC Rewards Account or re-transferred to another participating travel reward program account.
- Once HSBC Rewards points are successfully transferred to a travel rewards partner of your choice, HSBC will not be responsible for any disputes between your selected travel rewards partner and you.
- All questions or disputes regarding eligibility for redemptions within the Program or the use of Rewards for Miles will be decided by HSBC Bank at its sole discretion.
- Fraud and abuse in relation to the earning and transfer of Points to the Program or Rewards for Miles may result in the forfeiture of accumulated Points, as well as the cancellation of a Customer's credit card(s).
- The Customers are subject to, and must comply with, the rules of the travel rewards program(s) of the participating partner(s) travel rewards program in which they are enrolled. It is the sole responsibility of the participating partner's reward program to provide the Customer a copy of the relevant program rules upon his/her enrollment in their travel rewards program.
- A participating airline travel rewards program may change its program 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
- Partner reward program participation in Rewards for Miles is subject to change upon notice.
- HSBC Bank reserves the right to change the terms and conditions herein and Rewards for Miles at any time upon notice.
- There is currently no minimum or maximum number of Points that can be transferred using Rewards for Miles.
- By participating in Rewards for Miles, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.
- In the event the participating travel rewards program is unable to identify the Rewards for Miles request and cannot apply the corresponding miles to the requested account, HSBC Bank will use its best efforts to identify and resolve the issue, which may include contacting the Customer. This may delay the posting of miles to the requested partner program account. If the issue cannot be resolved, the Points deducted for the Rewards for Miles transaction will be added back to the Customer's Program account at HSBC Bank.
- Submission of a request to transfer Points to airline miles in Rewards for Miles will constitute complete acknowledgment and acceptance of the terms and conditions associated with participation in Rewards for Miles. In addition, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.

Additional terms and conditions may apply

Points Redemption for Physical Gift Cards/eGift Cards

View the latest redemption options by logging into your Personal Internet Banking at us.hsbc.com or by calling the HSBC Premier Rewards Department at 1.888.662.4722.

- Certain Physical Gift Cards/eGift Cards may require a minimum purchase from the participating merchant.
- Physical Gift Cards/eGift Cards are not cancelable, exchangeable, refundable, or redeemable for cash or credit under any circumstances and are not replaceable in the event of loss, destruction after issuance or expired (if applicable).
- Physical Gift Cards/eGift Cards are void if damaged or altered or where prohibited by law. The Physical Gift Card/eGift Cards must be presented in its original form for exchange requests.
- Physical Gift Cards/eGift Cards can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Physical Gift Cards/eGift Cards. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Premier Rewards Department at 1.888.662.4722.
- If you plan to travel and have a question about the use of a Gift Card/eGift Cards outside of the United States, we recommend contacting the merchant directly.

Gift Card/eGift Card merchants are in no way affiliated with HSBC Bank, nor are merchants considered sponsors or co-sponsors of this Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners. Terms and conditions are applied to Physical Gift Cards/eGift Cards which can be found for each merchant in the online rewards catalog. Please see the merchant's Physical Gift Cards/eGift Cards website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

Shipping and Delivery

Physical Gift Cards can be shipped to the 50 US States, the District of Columbia, Puerto Rico, US Virgin Islands, Guam, Northern Mariana Islands, American Samoa, APO's, FPO's, APO AE's, and DPO's. All other countries and territories HSBC does not ship to. Physical Gift Cards will be sent by USPS First Class Mail to the Customer's billing address and cannot be tracked.

Physical Gift Cards shipping time generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes your request. We will attempt to notify you if your items cannot be shipped within these time periods. Delivery dates are

not guaranteed. Orders made after December 1 are not guaranteed to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact us.

eGift Cards can be sent to Customers living outside the US, but they are only valid for US websites/stores. Purchases may not be shippable outside of the US Shipping rules which are subject to each merchants' terms.

eGift Cards will be emailed to the Customers within approximately twenty-four (24) hours after order confirmation is received.

HSBC Bank, the Program Administrator, and their affiliates are not responsible for items that are lost, stolen, or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid.

If a shipment is sent in error, the Customer should contact HSBC for instructions on how to proceed. HSBC Bank and the Program Administrator reserve the right, in their discretion, to refuse to ship items purchased through the Program to certain addresses. If we choose not to ship an item to you, we will attempt to notify you by email and the total amount of Points charged will be credited back to your Account.

Points Redemption for Charity

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1.888.662.4722**.

Customers can redeem Points for a CharityChoice Gift Card, which allows you to donate the value of the Gift Card to one of over 1,000 major charitable organizations.

Terms & Conditions for the CharityChoice Card

Not redeemable for cash or merchandise. Never expires. CharityChoice Gift Cards is a project of Special Kids Fund (501c3, EIN 58-2550249). Special Kids Fund receives a modest 10% admin fee, which is deducted prior to the quarterly allocation of the funds to the charities. Funds are distributed to each of the designated charities in one payment, as a bulk allocation. Keep confirmation of your charity designation and verification of your order from your rewards program for your records. Ask your tax advisor as to your eligibility for a tax deduction.

Participating charitable organizations are in no way affiliated with HSBC Bank, nor are they considered sponsors or cosponsors of the Program. Use of charitable organization names and/or logos are by permission of each respective charitable organization and all trademarks are the property of their respective owners.

Pay at the Pump Redemption

When you swipe, tap or insert your HSBC Credit Card, the gas pump screen may prompt you with an offer to redeem 1,250 Rewards Points to discount \$0.50 off per gallon, up to 20 gallons if you have minimum 1,250 points in your account. May not be valid with other offers.

Points Redemption via Amazon Shop with Points

Customers with a physical US Address on their HSBC Credit Card and Amazon account can redeem Points through Amazon Shop with Points. Terms and conditions applicable to redeeming your HSBC Rewards Points through Amazon Shop with Points can be found at www.amazon.com/hsbcpremiumrewards.

Points Redemption for Merchandise

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at 1.888.662.4722

All merchandise is subject to limited availability, and to the terms, conditions and restrictions imposed by suppliers. New items may replace certain selections, and certain items may be discontinued at any given time. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options. The Customer will be notified if an ordered merchandise item or Gift Card has been discontinued.

All merchandise is manufactured by independent suppliers, who may or may not issue standard warranties for their merchandise. Merchandise available in the Program may require assembly and/or batteries. Installation of merchandise is not included (unless indicated in the redemption option descriptions). Some merchandise items may require that the Customer provide, or arrange to provide, assistance when unloading. In case of items requiring truck delivery, the Customer should notify the supplier to determine the scheduled delivery date. If the Customer order consists of multiple items, please be advised that all items may not be delivered at the same time.

Shipping and Delivery

When applicable, merchandise will be sent by USPS First Class Mail, UPS or other carrier to the Customer's billing address or other address specified by the Customer. Deliveries cannot be made to rural routes. Merchandise can be sent to the 50 US States, and the District of Columbia Merchandise cannot be delivered to post office boxes, FPO, DPO, APO AE, and APO boxes. Large products typically are shipped via common carrier truck lines that provide curbside delivery only. Shipping time will depend on the redemption option requested and generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes the customer's request. We will attempt to notify you if your items cannot be shipped within this period. Delivery dates are not guaranteed. Orders made after December 1 are not guaranteed to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact us once your order has been placed and shipped for tracking details.

HSBC Bank, the Program Administrator, and their affiliates are not responsible for merchandise items that are lost, stolen, or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid. If a shipment is sent in error, the customer should contact HSBC Bank for further instructions. If a customer returns an item that is not damaged or defective, shipping costs for merchandise items are the responsibility of the customer.

Incorrect or Damaged Goods

Most deliveries occur without damage; however, in the rare event the Customer should find damage or receive an incorrect item, THE CUSTOMER SHOULD CONTACT HSBC PREMIER REWARDS DEPARTMENT AT 1.888.662.4722 IMMEDIATELY. ALL DAMAGE MUST BE REPORTED WITHIN 7 CALENDAR DAYS OF DELIVERY, REGARDLESS OF DELIVERY METHOD. ANY AND

ALL DAMAGE SHOULD BE NOTED ON ALL COPIES OF THE DELIVERY RECEIPT. FAILURE TO DO SO MAY VOID ANY AND ALL CLAIMS WHICH COULD AFFECT THE REPLACEMENT OF MERCHANDISE, REFUND OR CREDIT. REPLACEMENT ORDERS FOR INCORRECT OR DAMAGED MERCHANDISE WILL BE PROCESSED IMMEDIATELY UPON RETURN RECEIPT OF THE ORIGINAL MERCHANDISE.

Return Policy

If your item is defective or damaged when delivered to you, or if an incorrect item is delivered to you, please notify us within seven (7) calendar days of such delivery and we will accept its return. You must return the item with its original packaging, together with all original manuals, cords, and accessories. If you otherwise are not satisfied with your product, please notify us within fourteen (14) calendar days of delivery and we will accept its return. You must return the item, in its original packaging, together with all original manuals, cords, and accessories. If a returned order is missing original materials, in our sole discretion, we may choose to reject the return or deduct the value of the missing materials from the total Points refund amount. For defective items or incorrect shipments, the return shipping charges will be covered by HSBC. Otherwise, return shipping charges are your responsibility and will be calculated depending on the size and weight of the Merchandise and your location. If the item is defective and you want to return it more than seven (7) calendar days after delivery, please contact the manufacturer directly for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. Apple product purchases are final and cannot be returned. For any and all Apple product defects, you must contact Apple Care or visit an Apple store for assistance. PLEASE NOTE THAT THESE ITEMS CANNOT BE RETURNED: All gift cards, Apple products, jewelry, watches, sunglasses, cosmetics, health and personal care items (e.g., razors, shavers, epilators, flat irons, curlers, massagers, toothbrushes, shower heads), baby products (e.g., car seats, strollers containing car seats, diapers, breast pumps), perishable goods, Soda Stream machines, hazardous goods, barbecues, bedding, pillows, sheets, books, motorized vehicles, phones, headphones, clothing, opened CDs/DVDs/games, copyrighted materials such as sheet music, refurbished products, quantity or special buy items. Clearance items cannot be returned unless they are defective, or the incorrect item was shipped. Customers choosing to return merchandise should contact the HSBC Premier Rewards Department at 1.888.662.4722.

Shopping Cart

Merchandise orders that you place in your shopping cart are only pending orders. Pending orders are not shipped, and Points are not deducted from your Account until your order is confirmed. To update your Merchandise quantity and selections in your shopping cart, follow the prompts and then select "Update Cart." To remove an item from your cart, click on the "Remove" button next to the item name. All items left in your shopping cart will be removed when you sign out or when your account times out. Participating merchants are in no way affiliated with HSBC Bank, nor are the merchant's considered sponsors or cosponsors of the Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners.

Warranty Information

HSBC Bank, Program Administrator, and their respective parents, subsidiaries and affiliates make no guarantees, warranties or representations of any kind, expressed or implied, with respect to such services, goods, and/ or items, and shall not be liable for any loss, expense, accident or inconvenience that may arise in connection with the use of such services and/ or items, or as a result of any defect in or failure of such services and/or items.

ENGAGE, HSBC BANK, AND THEIR RESPECTIVE PARENTS, SUBSIDIARIES AND AFFILIATES SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE

Travel Benefits

Security Screening Statement Credit

As an HSBC Premier World Mastercard® cardmember, you are eligible for one Global Entry Application Fee Statement Credit, one TSA PreCheck Application Fee Statement Credit, one TSA PreCheck by CLEAR Application Fee Statement Credit or one Nexus Application Fee Statement Credit, up to a maximum of \$85. Once 54 months has passed from a Statement Credit posting to your account, the account will be eligible for another statement credit. Only one statement credit will be issued even if multiple applications were created at the same time.

Transaction eligibility is based on the transaction description and merchant category code ("MCC") under which the merchant processes the transaction. HSBC is not responsible for 1) the merchant's transaction description, 2) the exclusion of merchants within a merchant category code, 3) delays in the merchant submitting the transaction or 4) if the transaction date provided by the merchant differs from your actual purchase date. Once processed, the statement credit should appear within 1(one) – 2 (two) billing cycles. Statement Credit eligibility is determined at the time of your statement cycle. If the qualifying transaction(s) have not yet posted to your account, your Statement Credit may be received on a subsequent billing statement. To receive the statement credit, your HSBC Premier Credit Card must be open and in good standing at the time of statement credit to qualify.

Trusted Traveler Programs

A Trusted Traveler membership allows international travelers to get on their way quickly and easily by using automated kiosks when entering the United States. Cardmembers can apply online at <https://ttp.dhs.gov/>

About Global Entry

Global Entry is a U.S. Customs and Border Protection (CBP) program that allows expedited clearance for pre-approved, low-risk travelers upon arrival in the United States. Members enter the United States by accessing the Global Entry processing technology at selected airports.

Best For: Frequent international travelers (4+ trips per year) Interview Locations: Selected international airports

Eligibility: U.S. citizens, U.S. lawful permanent residents, and select foreign nationals

About TSA PreCheck®

The TSA PreCheck® program expedites traveler screening through participating TSA security. No need to remove shoes, belts, 3-1-1 liquids, laptops, or light jackets.

Best For: All travelers

Enrollment Locations: 650+ Enrollment Centers

Eligibility: U.S. citizens, U.S. nationals and U.S. lawful permanent residents

About NEXUS

The NEXUS program allows pre-screened travelers expedited processing when entering the United States and Canada. Program members use dedicated processing lanes at designated northern border ports of entry, NEXUS kiosks when entering Canada by air and Global Entry kiosks when entering the United States via Canadian Preclearance airports. NEXUS members also receive expedited processing at marine reporting locations.

Best For: Frequent travel between U.S. and Canada.

Interview Locations: Selected offices and international airports along the U.S. - Canada border

Eligibility: U.S. citizens, U.S. lawful permanent residents, Canadian citizens, Canadian permanent residents, and Mexican nationals

Disclaimer

Any Trusted Traveler Program is a U.S. Customs and Border Protection (CBP) program. Decisions to approve/deny applications are made solely by CBP. Mastercard has no influence over CBP's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to CBP. Information submitted by the applicant to CBP is not shared with Mastercard. Mastercard does not share account information with CBP. Mastercard does not have access to CBP records. Application fees must be paid at time of application submission.

TSA PreCheck® by CLEAR

About TSA PreCheck® by CLEAR

TSA PreCheck® enrollment provided by CLEAR is easy because you can get the process started online and don't need to make an appointment to finish in-person. Simply show up at a convenient participating CLEAR location with the correct documents within 180 days to complete the application. CLEAR Members also enjoy an expedited screening process at sports stadiums and other 3 partner services where CLEAR is used to confirm identity.

Cardmembers can apply online at <https://www.clearme.com/>

Disclaimer

Decisions to approve/deny applications are made solely by the CLEAR Group. Mastercard has no influence over CLEAR's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to CLEAR. Information submitted by the applicant to CLEAR is not shared with Mastercard. Mastercard does not share account information with CLEAR. Mastercard does not have access to CLEAR records. Application fees must be paid at time of application submission.

Travel Accident Insurance

\$1,000,000 Travel Accident Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9907-39-61 on file with the Policyholder:
HSBC Bank.

THE PLAN: As a HSBC Bank Consumer Credit Card Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing occurring on a common carrier covered trip while 1) riding as a passenger in, entering or exiting any common carrier on which you have purchased passage; or 2) riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any courtesy transportation provided without a specific charge; and while traveling on such conveyance to or from the airport, terminal or station immediately preceding the departure of the scheduled common carrier on which you have purchased passage or immediately following the arrival of the scheduled common carrier on which you were a passenger; or 3) while at the airport, terminal or station at the beginning or end of the common carrier covered trip. If the purchase of the common carrier passenger fare is not made prior to your arrival at the airport, terminal or station, coverage will begin at the time the cost of the common carrier passenger fare is charged to your account.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Consumer Credit Card Cardmembers automatically when the entire cost of the passenger fare(s) are charged to an HSBC Bank Card account while the insurance is effective. It is not necessary for you to notify HSBC Bank, the Administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Bank Consumer Credit Card Cardmembers. HSBC Bank pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Benefit Amount" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, we will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

DEFINITIONS: **Accident or Accidental** means a sudden, unforeseen and unexpected event which happens by chance, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss. **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss and occurs while you are insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Accountholder** means any individual who is named on an open and active account with the Policyholder. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard. **Client** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. **Commutation** means travel between your residence and regular place of employment. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Courtesy Transportation** means transportation provided without charge by a rental car agency, airport or hotel which transports you from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station. **Covered Loss** means accidental bodily injury or loss of life of an Insured Person. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts

or uncles; nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Injury means** bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, or loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Physician means** a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Primary Insured Person** means the insured person who has a direct relationship with the policyholder. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss means** written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not cover loss resulting from any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency. 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria. 3) an Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation; 4) the Insured Person being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; 5) the Insured Person being under the influence of any narcotic at the time of the Accident. This exclusion does not apply if the narcotic is taken and used as prescribed by a Physician; 6) the Insured Person participating in parachute jumping from an aircraft; 7) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 8) a declared or undeclared War, or 9) Commutation.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-61 Answers to specific questions can be obtained by calling **866.977.5098**. To make a claim please call **855.378.9448**. Plan Administrator: HSBC Travel Insurance

Marsh Sponsored Programs, a Division of Marsh USA Inc. 12421 Meredith DriveUrbandale, IA 50398

Travel Accident Insurance is underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Trip Cancellation & Trip Interruption Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9907-39-62 on file with the Policyholder: HSBC Bank.

THE PLAN: As a HSBC Premier World Mastercard® Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against Loss of Property arising from and occurring from the date you charged the trip to your account, when insured under the trip cancellation hazard only.

Loss of Property means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force.

ELIGIBILITY: This insurance plan is provided to HSBC Premier World Mastercard® Cardmember automatically when the entire cost for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. It is not necessary for you to notify HSBC Bank, the Administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Premier World Mastercard® Cardmembers. HSBC Bank pays the full cost of the insurance.

THE BENEFITS: The following benefits apply to this policy:

Financial Services Common Carrier Trip Cancellation/Trip Interruption: pays a benefit for the actual Non-Refundable amount paid by the Insured Person for a Common carrier passenger fare(s) up to \$1,500 per Insured Person if an Insured Person is prevented from traveling on a common carrier covered trip on or before the departure of the covered trip, or if you are interrupted from continuing your covered trip either on the way to the point of departure or after departure of the covered trip. The cancellation or interruption must be due to your death, accidental injury, disease or physical illness; or the death, accidental injury, disease or physical illness of your immediate family member; or the default from financial insolvency of the Common Carrier. This benefit is excess of any other insurance or indemnity available to you.

This benefit does not apply to loss caused by or resulting from:

- a Pre-Existing Condition; or
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
- cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- the Insured or an Immediate Family Member:
 - traveling against the advice of a Physician; or
 - traveling while on a waiting list for specified medical treatment; or
 - traveling for the purpose of obtaining medical treatment; or
 - traveling in the third trimester (seventh month or after) of pregnancy.

ADDITIONAL EXCLUSIONS: 1) This insurance does not apply to any Loss of Property caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation. 2) This insurance does not apply to any Covered Loss or Loss of Property when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or b) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

DEFINITIONS: **Account** means credit card accounts, debit card accounts, central billed accounts, checking accounts and savings accounts as set forth in the Class Schedule of this Policy. **Benefit Amount** means the loss amount at the time the entire cost of the passenger fare is charged to a HSBC Bank card account. The loss must occur within one year of the purchase effecting this insurance. The Company will pay the single largest applicable Benefit Amount. **Client** means an individual who is named on the Account card issued by the Policyholder. **Common Carrier** means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Covered Loss** means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) change in military orders of the Insured Person or the Insured Person's Spouse; or 3) call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or and 4) which occurs while the Insured Person is insured under this policy which is in-force. **Covered Trip** means any pre-paid tour, trip or vacation: 1) that has been charged to the Insured Person's Account issued by the Policyholder; 2) occurring while the insurance is in-force; 3) which includes at least one overnight stay away from the Insured Person's primary residence; 4) with a destination that is more than seventy-five (75) miles from the Insured Person's primary residence; and 5) not exceeding sixty (60) days in duration. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the Insured Person. The Insured Person may use the credit card to purchase, hire, rent or leased property or services. Credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device, issued to the Insured Person who is an owner of a deposit Account maintained by the issuer. The Insured Person may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include a credit card. **Dependent Child**

means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, or in a civil union with, anyone else. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Hazard** means the circumstances for which this insurance is provided. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Pre-Existing Condition** means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the purchase of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Primary Insured **Person** means the insured person who has a direct relationship with the policyholder and where applicable elects insurance under this policy. **Proof of Loss** means written evidence acceptable to Us that Loss of Property has occurred. **Spouse** means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides. **Traveling Companion** means an individual who has made advanced arrangements with the Insured Person to travel together for all or part of the Covered Trip. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip. **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility. **We, Us** and **Our** means Federal Insurance Company.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you.

Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-62

Answers to specific questions can be obtained by calling **866.977.5098**.

To make a claim please call **855.378.9448**.

Plan Administrator: HSBC Travel Insurance

Marsh Sponsored Programs, a Division of Marsh USA Inc. 12421 Meredith Drive Urbandale, IA 50398

Trip Cancellation & Trip Interruption Insurance is underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

TV Subscription Streaming Statement Credit

You can earn up to \$60 in statement credits annually for your cable and streaming subscriptions. You will automatically receive up to \$5 each month you pay for your streaming subscription using your Premier Credit Card.

HSBC Premier World Mastercard® credit cardholders ("cardholder") are eligible to receive a streaming credit of up to \$5 a month in statement credits for subscription payments (minus returns, credits and adjustments) under the merchant category code: (MCC)

4899 Cable, Satellite, and Other Pay Television and Radio Services. Cardholders can receive up to a maximum of \$60 in total statement credits per calendar year. To receive the statement credit, your HSBC Premier World Mastercard® credit card must be open and in good standing.

HSBC is not responsible for 1) the merchant's transaction description, 2) the exclusion of merchants within a merchant category code, 3) delays in the merchant submitting the transaction or 4), if the transaction date provided by the merchant differs from your actual purchase date. If at any point you are no longer a Premier credit cardholder, you may no longer qualify to receive this offer.

Address Changes

If you wish to make a physical or e-mail address change, you may contact the HSBC Premier Service Center at **1.888.662.4722**, or call from anywhere in the world at **1.716.841.6866**. Or, you may submit the change in writing to: HSBC Premier World Mastercard® Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Premier World Mastercard® Account Number and your signature.

Other Important Information

Redemption Options: All redemption options are subject to availability and the rules and restrictions of suppliers. Points may not be combined with discounts, other promotions, or other rewards programs offered by any entity, including airline or credit card programs in the U.S. or abroad. Redemption options may be substituted or discontinued at any time.

HSBC Bank, Program Administrator and the Travel Provider specifically disclaim any liability (whether based in contract, tort, strict liability or otherwise) for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with access to or use of the website (even if HSBC Bank, Program Administrator and the Travel Provider have been advised of the possibility of such damages) including liability associated with any viruses which may infect a user's computer equipment. HSBC Bank, Program Administrator and the Travel Provider do not maintain any control over the manufacturers of awards merchandise, the issuers of gift cards or over the personnel, equipment or operations of any air, water or surface carrier, ship line, transportation company, hotel, restaurant, tour company, or other person or entity providing travel services, general services, gift cards, products or accommodations as an award, or any other supplier, because all suppliers offering products and/or services through the rewards program are independent contractors. Accordingly, HSBC Bank, Program Administrator and the Travel Provider do not make any guarantees, warranties or representations of any kind, expressed or implied, with respect to products, services or merchandise, nor do HSBC Bank, Program Administrator and the Travel Provider accept any liability for any loss, expense, damage or injury incurred as a result of any defect in or failure of such items. HSBC BANK, PROGRAM ADMINISTRATOR and THE TRAVEL PROVIDER SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. HSBC Bank, Program Administrator and the Travel Provider shall not be liable for any injury, damage, loss, expense, accident, delay, inconvenience or irregularity which may be caused or contributed to: (1) by any wrongful, negligent or unauthorized act or omission on the part of any supplier of a reward offering; (2) by any defect in or failure of any vehicle, equipment, instrumentality, service, product, or accommodation which is owned, operated, furnished, sold or otherwise used by any such supplier; (3) by any wrongful, negligent or unauthorized act or omission on the part of any other person or entity not under our direct control; (4) the bankruptcy of any air or other travel carrier or any retailer issuing gift cards; and/or (5) by any other cause, condition or event whatsoever beyond our direct control. In no event will HSBC Bank, Program Administrator and the Travel Provider be liable for any punitive, special, indirect, or consequential damages.

Retailer and Other Third-Party Websites

Each retailer or other supplier is responsible for its own merchandise and HSBC Bank, Program Administrator and the Travel Provider do not endorse or take responsibility for the quality or functionality of merchandise offered on any retailer's or other supplier's website. Further, while we facilitate your use of Points to make or receive a credit for purchases from participating retailers and other suppliers through Program, if you choose to visit a retailer's or other supplier's e-commerce site, whether by accessing it through a link on the Program website or otherwise, such retailer or other supplier will be responsible for all aspects of a purchase from such site, including order processing, order fulfillment, shipping and handling, billing and payment and customer service. HSBC Bank, Program Administrator and the Travel Provider will not be parties to any such transactions entered into between you and such retailer or other supplier; thus, in respect of any such purchases, you must direct your comments, complaints or inquiries regarding your purchases to such retailer or other supplier. All rules, policies (including privacy policies) and operating procedures of Retailers will apply to you while you are shopping on their sites, whether through the Program or otherwise.

The Program website may contain links to other third-party websites that are not owned or controlled by HSBC Bank, Program Administrator, and the Travel Provider. HSBC Bank, Program Administrator and the Travel Provider do not have control over, and neither assumes responsibility for, the policies or practices of any such third parties or the content and services offered on and through their websites. In addition, HSBC Bank, Program Administrator, and the Travel Provider will not or cannot censor or edit the content of any third-party website (including that of any retailer or other supplier). By accessing the Program website, you expressly release HSBC Bank, Program Administrator, and the Travel Provider from any and all liability arising from your access to and use of any retailer and other third-party website and the content displayed and/or distributed thereon. Accordingly, we strongly encourage you to be aware when you leave the Program website and enter a retailer or other third-party website, and to read the terms and conditions (including any privacy policy) of each such website that you visit.

Audits: HSBC Bank reserves the right to audit the HSBC Premier World Mastercard® Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Points may be delayed until such discrepancies are resolved.

Changes: HSBC Bank may, from time to time, or at any time, change, add or remove provisions from the Program Rules, restrictions or benefits, or the way Points are reported, in whole or in part, with or without notice to you. Redemption levels and availability are subject to change without prior notice. You understand and accept that we can make changes to what you can get with your Points at any time and availability of any specific items is not guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at us.hsbc.com or call the Rewards Department at **1.888.662.4722**. You may also request the latest Program Rules by contacting the HSBC Premier Rewards Department at **1.888.662.4722** or by logging into your Personal Internet Banking Account at us.hsbc.com.

Termination: The HSBC Premier World Rewards Program has no predetermined termination date. HSBC Bank may terminate the Program or portions thereof at any time, with or without notice to you. In the event the complete Program is terminated you will be given a reasonable period of time from the date termination is announced to redeem accumulated Points.

HSBC Bank and/or Engage are responsible for operation and administration of the HSBC Premier World Rewards Program.

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Inquiry hotline
888.662.HSBC (4722)
[hsbcpremierusa.com](https://www.hsbcpremierusa.com)