

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

## Additional terms applicable to airline miles and hotel points

### **1. When do these terms apply?**

These terms apply in addition to and should be read together with the Reward Programme Rules (the Rules) when you select to redeem Reward Points (Points) for airline miles or hotel points. If there's any conflict between these terms and the Rules, these terms will apply.

### **2. Who can redeem Points for airline miles or hotel points?**

You'll need to be the primary cardholder on an HSBC Premier Credit Card or Premier World Elite Mastercard account (the Account).

You'll also need to be a member of a participating airline frequent flyer or hotel programme (the Scheme) and obtain a programme number. The Scheme will be subject to its own terms, which should be made available to you when you join and which you'll need to comply with.

Any questions or disputes regarding your eligibility to redeem Points for airline miles or hotel points will be decided by us in our sole discretion.

### **3. Which Schemes can you transfer Points to?**

You can check the options available and their Points value at any time via the Loyalty Portal.

There may be changes from time to time to the specific Schemes you're able to transfer Points to, or to the Points value of airline miles or hotel points.

### **4. How does it work?**

You can request to redeem Points for airline miles or hotel points via the Loyalty Portal. You'll be able to transfer Points to a Scheme account in your own name, where the information submitted in relation to your redemption request matches that held by the Scheme. If it doesn't, it could mean your request is rejected.

The system for redeeming Points is managed by Mastercard and requests to redeem Points for airline miles or hotel points are processed by Kaligo Exchange Pte Ltd (trading as Ascenda). Mastercard will share your information with Ascenda for the purposes of fulfilling your redemption request. Further details on how we process your personal information, who we share it with and your data privacy rights can be found in our Privacy Notice at [hsbc.co.uk/privacy-notice/](https://hsbc.co.uk/privacy-notice/).

### **5. How many Points can you redeem in one go?**

You can submit a redemption request to redeem Points for up to 99,998 airline miles or hotel points in one go.

Once your request has been submitted, this will be reflected in your remaining Points balance which you can access via the Loyalty Portal.

### **6. How long will it take to process your request and what if there's an issue?**

Your redemption request will normally be processed within one day.

If your request can't be processed, we'll do our best to help in identifying and resolving the issue. This may mean there's a delay in your airline miles or hotel points being added to the Scheme account.

If your request can't be fulfilled, you'll be told the reason and your Points will be re-credited to your Account.

## **7. What happens once your Points have been redeemed?**

You won't be able to change or cancel your redemption request. Once redeemed, Points can't be transferred back to your Account or to another Scheme.

We won't be responsible for Points once transferred from your Account to the Scheme, or for the actions of any participating airline or hotel in connection with the Scheme or otherwise. Once your Points have been redeemed, responsibility for the airline miles or hotel points lies with them and all queries should be directed accordingly.

You should refer to the terms applicable to the Scheme for information about the circumstances in which those terms could change and any potential impact on airline miles or hotel points you've already accumulated or their value.

# Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service, to find out more please get in touch. You can also visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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