

HSBC Platinum Mastercard®
with Rewards credit card

Guide to Benefits and Terms & Conditions

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As an HSBC Platinum cardholder, you have easy access to a world of travel and retail protection services. This brochure was designed to provide everything you need to know – from booking reward vacations to dealing with a lost or stolen card. Whenever you need us, our dedicated representatives at the Mastercard® Assistance Center will be there for you at **1-800-Mastercard**, or **en Español: 1-800-633-4466**. Or visit our website at **www.Mastercard.com**.

Key Terms

The following Key Terms apply to the following benefits: MasterRental®, Purchase Assurance, Extended Warranty and Price Protection.

Key Terms

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **HSBC Platinum Mastercard® with Rewards credit card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG company.

Administrator means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at **1-800-Mastercard**.

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.).

Authorized driver(s) means a driver with a valid driver's license issued from their state of resident and indicated on the **rental agreement**.

Authorized User means an individual who is authorized to make purchases on the **HSBC Platinum Mastercard® with Rewards credit card** by the **cardholder** and is recorded by the Participating Organization on its records as being an **authorized user**.

Cardholder means the person who has been issued an account by the Participating Organization for the **HSBC Platinum Mastercard® with Rewards credit card**.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Final Legal Disclosures are not a part of your coverage.

Manufacturer suggested retail price (MSRP) means the purchase price of the vehicle or the value of the **vehicle** based on the National Automobile Dealers Association website at www.nada.com or similar source.

Non-auction internet advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

Rental agreement means the entire agreement or contract that you receive when renting a **vehicle** from a **vehicle** rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

United States Dollars (USD) means the currency of the United States of America.

Vehicle means a land motor **vehicle** with four wheels that is designed for use on public roads and intended for use on a bound surface such as concrete and tarmac. This includes minivans and sport utility **vehicles** that are designed to accommodate less than nine (9) passengers.

Emergency Card Services

Mastercard Global Service® provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting**.

Lost/Stolen Card Reporting

Call Mastercard Global Service® immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309**.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service® Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service® telephone numbers are:

Australia	1-800-120-113
Austria	0800-21-8235
France	0-800-90-1387
Germany	0800-819-1040
Hong Kong	800-966677
Hungary	06800-12517
Ireland	1-800-55-7378
Italy	800-870-866
Japan	00531-11-3886
Mexico	001-800-307-7309
Netherlands	0800-022-5821
Poland	0-0800-111-1211
Portugal	800-8-11-272
Spain	900-97-1231
United Kingdom	0800-96-4767
Virgin Islands	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit **www.mastercard.com** or call the United States collect at **1-636-722-7111**.

HSBC Platinum Mastercard® Benefits

The following benefits and services are provided to you by Mastercard®, and are subject to their terms and conditions which are presented below. HSBC Bank is not responsible for administering these benefits and services, and changes may be made by Mastercard® at any time.

Travel Benefits

MasterRental® Insurance

Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for fifteen (15) consecutive days or less with your **HSBC Platinum Mastercard® with Rewards credit card**, you are eligible for benefits under this coverage.

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold in Final Legal Disclosures.

A. To get coverage:

You must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with your **HSBC Platinum Mastercard® with Rewards credit card** and/or the accumulated points from your **HSBC Platinum Mastercard® with Rewards credit card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental **vehicle**, at least one (1) full day of rental must be billed to your **HSBC Platinum Mastercard® with Rewards credit card**.

You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company.

You must rent the **vehicle** in your own name and sign the **rental agreement**.

Your **rental agreement** must be for a rental period of no more than fifteen (15) consecutive days. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.

The rented **vehicle** must have a **MSRP** that does not exceed \$50,000 **USD**.

B. The kind of coverage you receive:

We will pay for the following on a secondary basis:

- > Physical damage and theft of the **vehicle**, not to exceed the limits outlined below.
- > Reasonable loss of use charges imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.
- > Towing charges to the nearest collision repair facility.

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other **vehicles** or property. It does not cover you for any injury to any party.

C. Coordination of Benefits:

When MasterRental is provided on a secondary basis and a covered loss has occurred the order in which benefits are determined is as follows:

1. You or an **authorized driver's** primary auto insurance;
2. Collision/damage waiver provided to you by the rental agency
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If you or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

Note: In certain parts of the United States and Canada losses to rental **vehicles** that are covered by your personal **vehicle** insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal **vehicle** liability insurance policy (or similar coverage).

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

D. Who is covered:

The **HSBC Platinum Mastercard® with Rewards credit card cardholder** and those designated in the **rental agreement** as **authorized drivers**.

E. Excluded rental vehicles:

- > All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- > All sport utility trucks. These are **vehicles** that have been or can be converted to an open, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- > Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels.
- > Antique **vehicles** (**vehicles** that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.
- > Any rental **vehicle** that has a **MSRP** that exceeds \$50,000 USD.

F. Where you are covered:

Coverage is available worldwide except in the following countries: Republic of Ireland, Northern Ireland, Israel, Jamaica.

Coverage is not available in countries where:

- > This **EOC** is prohibited by that country's law; or
- > The terms of the **EOC** are in conflict with the laws of that country.

G. Coverage limitations:

We will pay the lesser of the following:

- a) The actual repair amount;
- b) Wholesale market value less salvage and depreciation;
- c) The rental agencies purchase invoice less salvage and depreciation; or
- d) \$50,000 **USD**

In addition, coverage is limited to \$500 per incident for reasonable loss of use charges imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service.

We will not pay for or duplicate the collision/damage waiver coverage offered by the rental agency.

H. What is NOT covered:

- > Any personal item **stolen** from the interior or exterior of rental **vehicles**.
- > **Vehicle** keys or portable Global Positioning Systems (GPS).
- > **Vehicles** not rented by the **cardholder** or **authorized user** on the **HSBC Platinum Mastercard® with Rewards credit card**.
- > Any person not designated in the **rental agreement** as an **authorized driver**.
- > Any obligations you assume other than what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy.
- > Any violation of the written terms and conditions of the **rental agreement**.
- > Any loss that occurs while driving under the influence of drugs or alcohol;
- > Any loss associated with racing or reckless driving.
- > Losses involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- > Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- > Subsequent damages resulting from a failure to protect the rental **vehicle** from further damage.
- > Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a **vehicle** collision causing tire or rim damage.
- > Rental **vehicles** where collision/damage waiver coverage (or similar coverage) was accepted/purchased by you.
- > Any damage that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.
- > Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company.
- > **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days from a rental agency.
- > Losses resulting from any kind of illegal activity.
- > Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- > Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.

- > Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- > Any loss involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- > Theft of, or damage to, unlocked or unsecured **vehicles**.
- > Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- > **Vehicles** rented in Republic of Ireland, Northern Ireland, Israel, Jamaica.

I. How to file a claim:

- > Call **1-800-Mastercard** to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- > **You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact us or our administrator for further details.**
- > Submit the following documentation within one hundred and eighty (180) days of the incident or the claim will not be honored:
 - Completed and signed claim form.
 - Receipt showing the **vehicle** rental.
 - Statement showing the **vehicle** rental.
 - The **rental agreement** (front and back).
 - Copy of Your valid driver's license (front and back).
 - Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage.
 - Police report when the **vehicle** is **stolen**, vandalized (regardless of the damage), or involved in a collision that requires the **vehicle**; to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
 - Itemized repair estimate from a factory authorized collision repair facility.
 - Copy of the **vehicle** rental company promotion/ discount, if applicable.
 - Copy of the **vehicle** rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

MasterAssist® Travel Assistance Services

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home.* This is reassuring, especially when visiting a place for the first time or not speaking the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

- * Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a covered trip to confirm whether or not services are available at your destination(s).

MasterTrip® travel assistance

Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip will also help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.

If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business account.

- > This service does not provide maps or information regarding road conditions.

Travel medical assistance

- > Provides a global referral network of general physicians, dentists, hospitals, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).
- > In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (at Cardmember's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® referral service

- > Provides you with English-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- > Will assist in transfers of up to \$5,000 in cash from a family member, friend, or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia)

- > If your car breaks down on the road, just call **1-800-Mastercard** and tell us where you are.
- > We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees

for many services (jump-starts, towing, gas delivery, and tire changes) are pre-negotiated. Road service fees will be automatically billed to your **HSBC Platinum Mastercard® with Rewards credit card**.

- > You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (or it's gone) when the tow truck arrives. Mastercard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- > Emergency road service is not available in areas not regularly traveled, in "off road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers or vehicles-in-tow.
- > If you have a rental car, be sure to call the rental car agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service assistance.

Shopping Benefits

Purchase Assurance® Coverage

Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **HSBC Platinum Mastercard® with Rewards credit card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage. Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold in Final Legal Disclosures.

A. To get coverage:

- > You must purchase the new item entirely with your **HSBC Platinum Mastercard® with Rewards credit card** and/or accumulated points from your **HSBC Platinum Mastercard® with Rewards credit card** for yourself or to give as a gift.

B. The kind of coverage you receive:

- > Most items you purchase entirely with your **HSBC Platinum Mastercard® with Rewards credit card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **HSBC Platinum Mastercard® with Rewards credit card's** receipt.
- > Items you purchase with your **HSBC Platinum Mastercard® with Rewards credit card** and give as gifts also are covered.
- > This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- > Coverage is limited to the lesser of the following:
 - The actual cost of the item (excluding delivery and transportation costs).
 - A maximum of \$1,000 per loss and a total of \$25,000 per **cardholder** account per twelve (12) month period.

- > Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen** or **damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- > Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

- > Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardholder**.
- > Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- > Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- > Items lost, **stolen, damaged**, or mis-delivered while under the care, custody, and control of another party or **common carrier** (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- > Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- > Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- > Losses that cannot be verified or substantiated.
- > Items covered by a manufacturer's recall or class action suit.
- > Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).
- > Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- > **Stolen** items without a documented report from the police.
- > Items that are damaged during transport via any mode.
- > Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage. (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
- > Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- > Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- > Losses caused by insects, animals, or pets.

- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Items purchased for resale, rental, professional, or commercial use.
- > Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- > Application programs, computer programs, operating software, and other software.
- > Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- > Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- > Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- > Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- > Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- > Items **stolen** or **damaged** at a new home construction site.
- > Rented, leased, or borrowed items for which you will be held responsible.
- > Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- > Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

E. How to file a claim:

- > Call **1-800-Mastercard** to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - Completed and signed claim form.
 - Repair estimate for **damaged** item(s).
 - Photograph clearly showing **damage**, if applicable.
 - Receipt showing purchase of covered item(s).
 - Statement showing purchase of covered item(s).
 - Report from police listing any items **stolen**.
 - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Extended Warranty

Evidence of Coverage

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold in Final Legal Disclosures.

A. To get coverage:

- > You must purchase the new item entirely with your **HSBC Platinum Mastercard® with Rewards credit card** and/or accumulated points from your **HSBC Platinum Mastercard® with Rewards credit card** for yourself or to give as a gift.
- > The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage you receive:

- > Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- > If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- > If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

- > The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **HSBC Platinum Mastercard® with Rewards credit card** or \$10,000, whichever is less.
- > If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- > We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- > Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).

- > Floor models that do not come with an original manufacturer warranty.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- > Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals.)
- > Application programs, operating software, and other software.
- > All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- > Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- > Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- > Indirect or direct damages resulting from a covered loss.
- > Mechanical failure arising from product recalls.
- > Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- > Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- > Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- > Items purchased for resale, professional, or commercial use.
- > Mechanical failures caused by lack of maintenance/service.
- > Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- > Physical damage to the item.
- > Any exclusion listed in the original manufacturer's warranty.
- > Interest or conversion fees that are charged to you on the **HSBC Platinum Mastercard® with Rewards credit card** by the financial institution.

E. How to file a claim:

- > Call **1-800-Mastercard** to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - Completed and signed claim form.
 - Receipt showing covered item(s).

- Statement showing covered item(s).
- Itemized purchase receipt(s).
- Original manufacturer's (or U.S. store brand) warranty.
- Service contract or optional extended warranty, if applicable.
- Itemized repair estimate from a factory authorized service provider.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Price Protection Coverage

Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold in Final Legal Disclosures.

A. To get coverage:

You must purchase the new item entirely with your **HSBC Platinum Mastercard® with Rewards credit card** and/or accumulated points from your **HSBC Platinum Mastercard® with Rewards credit card** for yourself or to give as a gift.

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive:

- > Purchases you make entirely with your **HSBC Platinum Mastercard® with Rewards credit card** are covered for sixty (60) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- > Items you purchase with your **HSBC Platinum Mastercard® with Rewards credit card** and give as gifts also are covered.
- > This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per cardholder account per twelve (12) month period.

D. What is NOT covered:

- > Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- > Items purchased for resale, rental, professional, or commercial use.
- > Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

- > Customized/personalized, one-of-a-kind, or special-order items.
- > Layaway items; items returned to any store.
- > Any items purchased from an **auction**.
- > Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after sixty (60) days from the date you purchased the item.
- > Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
- > Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".
- > **Printed advertisements or non-auction Internet advertisements** that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- > Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- > Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- > Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- > Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- > Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- > Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

- > Call **1-800-Mastercard** to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - Completed and signed claim form.
 - A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
 - Receipt showing the item(s) was purchased.
 - Statement showing item(s) purchased and use of accumulated point.
 - Itemized purchase receipt(s).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

For a Non-Auction Internet Advertisement:

- > Call **1-800-Mastercard** to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - Completed and signed claim form.
 - A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
 - Receipt showing the item(s) was purchased.
 - Statement showing item(s) purchased.
 - Itemized purchase receipt(s).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Fraud Protection

Identity Theft Resolution Services

Program Description

- > Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Eligibility

- > To be eligible for this coverage, you must be a valid Mastercard® cardholder issued by a U.S. financial institution.

Access

- > Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

Services Provided

- > Services provided are on a 24-hour basis, 365 days a year. They include:
 - Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
 - Assistance in notifying all three major credit reporting agencies to place an alert on the cardholder's credit report if needed and/or desired.
 - Assistance in obtaining a copy of the cardholder's credit report from the three major credit reporting agencies
 - Assisting the cardholder with debit, credit and/or charge card replacement.
 - Assisting cardholder with membership/affinity card replacement.
 - Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
 - Providing the cardholder with the Identity Theft Resolution Kit.

- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Identity Theft Alerts

Mastercard® is offering Cardholders cyber security through Identity Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Identity Theft Alerts is tracking thousands of websites and millions of data points, and alerting Cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftalerts>.

Charges

- > There is no charge for these services, they are provided by your Financial Institution.

Services NOT Provided

- > When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- > When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- > When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program Provisions for Personal Identity Theft Services:

This service applies to You, the named **HSBC Platinum Mastercard® with Rewards credit card customer**. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, CSIdentity Corporation, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible **HSBC Platinum Mastercard® with Rewards credit card** customers at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard® or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible **HSBC Platinum Mastercard® with Rewards credit card customers**, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard**.

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 "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "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. **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. **Cardholder** 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. **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. **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. **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 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. **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.

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 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.

Final Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

MasterRental, Purchase Assurance, Extended Warranty and Price Protection coverage are provided under a Group Policy of insurance issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is intended as a summary of benefits provided to you. The attached Key Terms and EOC and all the information about the insurance benefits listed in this Final Legal Disclosure is governed by the conditions, limitations, and exclusions of the Group Policy.

Effective date of benefits:

Effective February 1, 2015, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation:

The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardholders**. If the Policyholder does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Misrepresentation and Fraud: Benefits shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage.

Dispute Resolution – Arbitration: This **EOC** requires binding arbitration if there is an unresolved dispute between You and New Hampshire Insurance Company, an AIG company, concerning this **EOC** (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or New Hampshire Insurance Company, an AIG company, must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. You and New Hampshire Insurance Company, an AIG company, will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and New Hampshire Insurance Company, an AIG company. Unless otherwise agreed to by You and New Hampshire Insurance Company, an AIG company, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this **EOC**. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **EOC**.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the **cardholder**.

Salvage: If an item is not repairable, the claim administrator may request that the **cardholder** or gift recipient send the item to the administrator for salvage at the **cardholder's** or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Other Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard® actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

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HSBC Rewards Program

Program Rules

The HSBC Rewards Program Rules (“Program Rules”) apply to the HSBC Platinum Mastercard® with Rewards credit card (“Platinum Credit Card” or “Account”) issued by HSBC Bank USA, N.A. (“HSBC Bank”). Maritz Motivation Solutions Inc. (“Maritz”) is the Rewards Program Administrator (“Program Administrator”). Quality Reward Travel, LLC, (“QRT”), an affiliate of Maritz, is the Travel Provider.

Overview

As a holder of the HSBC Platinum Mastercard® with Rewards credit card (“Customer”), you are enrolled in the HSBC Rewards Program (also referred to as the “Program”). Participation in the Program gives you the opportunity to enjoy all the benefits of the Platinum Credit Card, including HSBC Rewards Points (“Points”). With this benefit you will earn 1 “Point” for every dollar charged in new, net purchases using your Platinum Credit Card (see “Points Accumulation” for details). You may choose to use your Points towards available redemption options described in these Program Rules:

- Travel (see “Points Redemption for Travel Statement Credit”, “Points Redemption for Travel” and “Points Redemption for Online Travel Rewards” for details).
- Travel Packages and Experiences (see “Points Redemption for Travel Packages and Experiences” for details).
- Gift Cards/Gift Certificates (see “Points Redemption for Gift Cards/Gift Certificates” for details).
- Charity (see “Points Redemption for Charity” for details).
- Merchandise Items (see “Points Redemption for Merchandise” for details).
- Cash (see “Points Redemption for Cash” for details).

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 Rewards Department, call **888.385.8916**.

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).

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 Cardmember Agreement and Disclosure Statement, as well as the terms of these Program Rules. You may not redeem Points if your Account is in default under the most current terms and conditions of the HSBC Cardmember Agreement and Disclosure Statement 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.

Points Accumulation

The Program currently provides one (1) Point for every dollar charged in new, net purchases to your Platinum Credit Card. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your Platinum Credit Card, less refunds, returns, credits, and plus or minus any adjustments to your Account. Net purchases are rounded to the nearest dollar. 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 Platinum Credit Card to earn Points. There is no annual limit on the amount of Points that can be accumulated in an Account Year (each 12-month period). Points accumulation will start from the first day in the billing cycle in which the Customer enrolled in the Program.

Unless you are participating in a limited time promotional offer, you will earn 1 Point for every dollar you spend on all other new, net retail purchases (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 Platinum 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 "Points Redemption for Travel Statement Credit" and the section entitled "Points Redemption for Cash". 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).

Any purchase transaction that is made when your Account is over the credit limit or will result in your Account being over the credit limit, will not be eligible for Points Accumulation.

Points Duration

Unless used or terminated under these Program Rules, Points do not expire. If there are 12 months of inactivity (18 months for California residents) on your Platinum Credit Card, HSBC Bank reserves the right to close your Account.

If HSBC Bank closes your Account due to inactivity, all of your accumulated Points are immediately forfeited and will not be available for redemption, unless otherwise disclosed.

If you close your Account or if you are no longer a Platinum Mastercard® Customer, all of your accumulated Points will be forfeited immediately and will not be available for redemption, unless otherwise disclosed.

If your Account is closed by HSBC Bank because it is not in Good Standing, all of your Points will be forfeited immediately and will not be available for redemption (see “Good Standing” for details).

If HSBC Bank terminates the Program and your Account is in Good Standing, you will have a reasonable period of time to redeem accumulated Points (and in any event no more than 365 days) from the date the Program termination is announced.

If you are no longer an HSBC customer, you are no longer eligible for this Program. At such time as you become ineligible, your Account will be closed and your Points will be forfeited, unless otherwise disclosed.

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. Any person whose name is included on the HSBC Rewards Program account may redeem Points. 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 Platinum 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

Your Platinum Credit Card purchases are eligible for Points if they are made for your personal, family or household use. You may make eligible purchases anywhere your Platinum Credit Card is accepted.

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:

- Any purchase transaction that is made when your Account is over the credit limit or will result in your Account being over the credit limit, will not be eligible for Points Accumulation.

- Purchases that are returned or are to be credited to your Account.
- Cash Advances.
- Credit Card Checks.
- Automated Teller Machine (ATM) withdrawals.
- Interest charges, Finance charges, fees and certain other non-product/service transactions.
- Balance Transfers.
- Overdrafts.

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 Platinum Credit Card 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 Rewards Department at **888.385.8916** or visit us online by logging into your Personal Internet Banking Account at **us.hsbc.com**. Or you may write to the HSBC Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about a Platinum Credit Card or Program will only be provided to persons named on the Account. If you have any questions regarding your Platinum Credit Card, contact HSBC Bank at **888.385.8916** or online at **us.hsbc.com**.

Redemptions

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.

HSBC Bank reserves the right to increase or decrease required Point redemption amounts at any time without prior notice to the Customer. Please call 888.385.8916 or log in to your Personal Internet Banking Account at us.hsbc.com to view the latest redemption options and Point redemption amounts.

When applicable, Rewards will be sent by First Class Mail, UPS or other carrier to the Customer's billing address or other address specified by the Customer. Select redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Delivery time will depend on the redemption option requested. Merchandise rewards generally take up to six (6) weeks after HSBC Bank receives, verifies and processes the Customer's request. Gift Cards/ Gift Certificates will be sent to Customers approximately two (2) to four (4) weeks after receipt of order. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. If delivery will take longer, the Customer will be notified. HSBC Bank, the Program Administrator, and their affiliates are not responsible for lost, stolen or destroyed redemption options items.

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

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

Points Redemption for Travel Statement Credit

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at **888.385.8916**.

The Program grants you the option to redeem Points toward a statement credit when you purchase an airline ticket yourself using your Platinum Credit Card and you possess the requisite number of Points. Once you have purchased the airline ticket, and the charge for the ticket appears on your Platinum Credit Card statement, you must contact the HSBC Rewards Department to redeem your Points towards a statement credit on your Platinum Credit Card Account.

Rewards Points must be redeemed by contacting the HSBC Rewards Department at **888.385.8916**. The statement credit should appear within 1 (one) – 2 (two) billing cycles. Any request for a statement credit is final and cannot be revoked. Upon redemption, the applicable amount of Points will be redeemed and removed from your Points balance. There is no charge involved in requesting or receiving a statement credit. However, before we can fulfill the statement credit request, the airfare must appear on your Platinum Credit Card billing statement. Statement credits will not be issued for a value greater than the price of the airline ticket and in available redemption increments. You may only redeem Points for a statement credit against an airline ticket that is purchased within the last ninety (90) days.

HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance by the airlines of the ticketed transportation purchased. All reservations and ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability.

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 Rewards Department at **888.385.8916**.

The Program grants you the option to redeem Points for a ticket on any airline that is approved by the Airline Reporting Corporation (ARC) for travel to any destination domestic or international. All tickets are subject to availability. Points may be redeemed, for a credit toward an airline ticket up to the amount of the corresponding Maximum Dollar Value ("MDV") of the ticket, subject to the redemption offerings of the Program. MDV includes taxes, September 11th Security Fee and other airline surcharges. You will be required to pay for any cost associated with the airline ticket that exceeds the MDV. There are no blackout dates. Reward travel and companion travel may be purchased fully in the Point increments listed on the redemption website or may be purchased using a combination of Points plus 'cash', charging a portion of the cost to a credit card of your choice.

A ticketing fee for each ticket will apply for all the Travel Provider arranged travel flights and is not included in the MDV. You can use your Platinum Credit Card as payment, and when you do, you will earn Points. Airline ticket discounts may be applied toward any ticket, subject to availability and up to the MDVs as defined by the Program.

This redemption option cannot be combined with any other coupon or discount (one redemption per ticket). Charter flights, consolidator fares, and internet fares, are not eligible.

The 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.

All airline ticket redemptions will be issued as electronic tickets ("e-tickets") unless e-tickets are not available. The e-ticket confirmation will be emailed to the email address provided at time of booking. If paper tickets are requested when e-tickets were available, a service fee will be added for each ticket. A shipping/handling fee will be charged for all paper tickets. Airline tickets are non-refundable and non-transferable. If lost or stolen, airline tickets cannot be replaced. All returns and exchanges should be handled directly with the issuing airline. A fee per ticket may apply for any changes/cancellations/reissue to all airline tickets and customers will be responsible for these fees. All airline rules and restrictions apply. Rewards must be redeemed by contacting the HSBC Rewards Department at **888.385.8916** and your travel will be arranged by the Travel Provider. Companion tickets not covered with Points are subject to all the Travel Provider issuance fees and restrictions. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the communication of airline schedule changes. Travel must be booked at least 1 business day prior to travel date. Customer should reconfirm flight reservations at least 24 hours prior to departure for domestic reservations, and 72 hours prior to departure for international reservations. Customer must have valid photo ID for airport check-in. Additional identification, such as a passport, visa, or certain health requirements, may be required for travel outside the United States and would be the Customer's responsibility to obtain. Travelers are also fully responsible for verifying all safety and security conditions for each destination selected. Ticket must be issued at the time of booking. Tickets cannot be redeemed for cash and have no cash value. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance by the airlines of the ticketed transportation. All reservations and ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Every effort will be made to accommodate the Customer's first choice of travel itinerary; however, pending availability, the Travel Provider reserves the right to choose the airline for airline tickets redeemed with Points.

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.

Additional restrictions may apply.

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

Points Redemption for Online Travel Rewards

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at 888.385.8916.

The Program grants you the option to redeem Points for airline tickets approved by the Airline Reporting Corporation (ARC), hotel bookings and car rental bookings. Points may be redeemed beginning at a 10,000 Points level for an airline ticket, 5,000 Points level for a hotel booking and 2,500 Points level for car rental booking in the amount of each corresponding Maximum Dollar Value ("MDV"). For airline ticket, MDV includes taxes, September 11th Security Fee and other airline surcharges. Airline ticket must be booked at least 1 day prior to travel date. Hotel and car rental bookings must be booked at least 3 days prior to travel date.

Points for airline ticket, hotel, and rental car travel options may be redeemed online by logging in to your HSBC Personal Internet Banking Account at us.hsbc.com. Online Travel Rewards travel is arranged by The Travel Provider. The "Online Travel Rewards" site is a non-HSBC website. HSBC Bank has no control over the linked website and is not liable for your use of it. The Travel Provider makes arrangements with third-party suppliers for flights, hotel accommodations and car rental services. The Travel Provider is not an agent of the customer, or of other parties providing travel related services.

Online Travel Rewards travel may be purchased fully in Points or may be purchased using a combination of Points plus 'cash', charging a portion of the cost to a HSBC credit card. When using a combination of Points plus cash, the Point-cost of Online Travel Rewards will be based on a combination of factors including itinerary, date and time of travel, and dollar value of travel. The amount of Points needed for these Online Travel Rewards will be specific to your search terms and will be displayed dynamically at the time of search.

Travel issued by and booked with the Travel Provider is subject to all the Travel Provider issuance fees, restrictions and General Policies. Complete Travel Terms and Conditions for airline ticket, hotel and car rental bookings are available online on at "Online Travel Rewards" award search pages (accessible through us.hsbc.com) and at the time of booking.

When airline tickets are booked through the Online Travel Rewards award option, you will be charged a per airline ticket service fee of \$15 for flights (this cost is not included in the MDV). No service fees are charged for hotel and car rental bookings.

All airline ticket travel issued by the Travel Provider will be issued as E-tickets. The Travel Provider sends an automated notification email for every completed reservation. A confirmation email will be sent by the Travel Provider for all airline ticket, hotel and car rental bookings. If you do not receive a confirmation email for booking information within 24 hours, please contact the Travel Provider at 888.385.8916. The email confirmations should be printed and saved for your records.

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 the Online Travel Rewards site.

Upon redemption, the applicable amount of Points will be redeemed and removed from your Points balance.

The Travel Provider and HSBC Bank, their affiliates and the Program are not responsible for the performance by the airlines of the ticketed transportation, hotel establishments or car rental providers.

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.

Provided air ticket and hotel bookings are eligible for cancellation by the Travel Provider, any refund will be credited back to customer in the original form of payment.

Cancellations and Changes for Online Travel Rewards

Customer may call the Travel Provider during scheduled business hours between 8:00 am and 8:00 pm Eastern Standard Time ("EST") Monday through Friday, and between 9:00 am and 5:30 pm EST Saturday with any questions, including but not limited to changes or cancellation requests for their upcoming travel.

Airline Bookings:

Each booked fare includes unique rules and restrictions ("Rules"). For purposes of these terms, a fare is the cost of the total air trip. The fare may include multiple segments (or, "stops" - i.e. connecting flights) and multiple classes of service (i.e. first class, coach). If multiple airline carriers are included on a single fare, the most restrictive airline carrier Rules and fees, as the case may be, will apply to all segments regardless of carrier. If a fare segment does not allow changes, then no changes will be allowed to any fare segment. If any fare segment is non-refundable, then all fare segments are non-refundable. Fare changes, if permitted, will be charged a service fee by the Travel Provider. Airline carrier rules prohibit name changes after an airline ticket has been issued. Fares may be non-refundable and in some instances, may not allow any changes after issuance.

If customer makes a change to their fare directly through the airline carrier, the Travel Provider will not be able to make any further changes to the fare, however, program rules regarding changes or cancellations still apply.

The Travel Provider may require a processing fee(s) per fare segment to complete the requested changes. The Travel Provider imposed fees, when applicable, are in addition to airline carrier fees and/or any increase in fare. Points may not be used for any applicable the Travel Provider fees.

Airline carrier will determine applicable change fees, and the Travel Provider will deduct those fees from the residual value of the original airline ticket before determining the amount available to be applied toward future travel. Airline carrier rules vary for credit usage, including but not limited to, requiring travel completion within one (1) year of issue date for the original ticket issued.

Customer is responsible for reading and accepting the Travel Provider terms and conditions relating to fare purchases as well as change and cancellation policies. Additional airline carrier Rules may apply.

Hotel Bookings:

Hotel reservation availability may be subject to date restrictions during high-demand periods, and/or other special circumstances. Additionally, hotel reservations booked using reward points may be (1) non-cancellable, (2) non-refundable or include nonrefundable rates, and/or (3) may not permit room changes. Hotel reservation changes, if permitted for the hotel room rate (i.e., advanced purchase, membership, limited time offers) and room type (i.e. suite, concierge level rooms, or other specialty room types), will be charged a service fee charged by the Travel Provider. A fee of full amount paid (NO REFUND) may be assessed by the hotel for no shows.

Additional Rules may apply. Customer is responsible for reading and accepting The Travel Provider terms and conditions relating to hotel room purchases as well as change and cancellation policies. And, for more information on hotel policies, room availability and/or amenities, customer should contact the hotel directly.

Car Rental Bookings:

Reservations booked using any payment method, including but not limited to reward points, are non-refundable for any reason, including, but not limited to unused days, or unused portions of days resulting from delayed pick up or early returns. Additionally, after reservations are booked using reward points, the reservation cannot be changed or cancelled.

Customer is responsible for reading and accepting the Travel Provider terms and conditions relating to car rental purchases as well as change and cancellation policies. Additional car rental location and supplier rules may apply.

Points Redemption for Travel Packages and Experiences

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at **888.385.8916**.

All Travel Packages and Experience redemption options are 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. HSBC Bank may substitute a redemption option of equal or greater value without advance notice. The Customer will be notified of such a change when ordering.

Rewards Points must be redeemed by contacting the HSBC Rewards Department at **888.385.8916** and your redemption option will be arranged by the Travel Provider. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance of airlines or any supplier of service, including but not limited to delivery, bankruptcy, changes, etc., for any service under this Program. Additional restrictions may apply.

Points Redemption for Gift Cards/Gift Certificates

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at **888.385.8916**.

- Certain Gift Cards/Gift Certificates may require a minimum purchase from the participating merchant.
- Gift Cards/Gift Certificates are not 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).
- Gift Cards/Gift Certificates are void if altered or where prohibited by law. The Gift Card/Gift Certificate must be presented in its original form for exchange requests. The Gift Card/Gift Certificate cannot be damaged or altered in any way.

- Gift Cards/Gift Certificates can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Gift Cards/Gift Certificates. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Rewards Department at **888.385.8916**.
- If you plan to travel and have a question about the use of a Gift Card/Gift Certificate outside of the United States, we recommend contacting the merchant directly.

Gift Card/Gift Certificate 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 Gift Cards/Gift Certificates which can be found for each merchant in the online rewards catalog. Please see the merchant's Gift Cards/Gift Certificates website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

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 Rewards Department at **888.385.8916**.

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 co-sponsors 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.

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 Rewards Department at **888.385.8916**.

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. HSBC Bank may substitute a redemption option of equal or greater value without advance notice. The Customer will be notified of such a change when ordering. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options.

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 truck

delivery, the Customer will be notified of the manufacturer's scheduled shipping date. If the Customer order consists of multiple items, please be advised that all items may not be delivered at the same time.

Shipping Charges

When applicable, Rewards will be sent by First Class Mail, UPS or other carrier to the Customer's billing address or other address specified by the Customer. Select redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Delivery time will depend on the redemption option requested and generally takes up to six (6) weeks after HSBC Bank receives, verifies and processes the Customer's request. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. If delivery will take a longer time, the Customer will be notified. 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. In the event that a shipment is sent in error, the Customer should pay and provide a copy, of the paid receipt, to HSBC Bank for reimbursement. If a Customer returns an item that is not damaged or defective, shipping costs for merchandise items are the responsibility of the Customer.

Return Policy

Merchandise rewards cannot be returned or exchanged unless the merchandise arrived damaged, defective or if the wrong item was shipped. Returns and exchanges will only be accepted within 30 days after your receipt of the merchandise and for even exchange of the same item. Customers choosing to exchange merchandise should contact the HSBC Rewards Department at **888.385.8916**.

Incorrect or Damaged Goods: Customers will not be charged for return shipping costs of incorrect items received in error, or, for damaged or defective 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 REWARDS DEPARTMENT AT **888.385.8916** IMMEDIATELY. ALL DAMAGE MUST BE REPORTED WITHIN 24 HOURS 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.

Participating merchants are in no way affiliated with HSBC Bank, nor are the merchants considered sponsors or co-sponsors 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

If there is a warranty associated with the merchandise, a copy of the manufacturer's warranty will be shipped with the item or may be obtained, if available, prior to ordering at no additional charge. Send item description and item number to: Warranty Department, P.O. Box 100, Fenton, MO 63099.

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 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.

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

Points Redemption for Cash

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at **888.385.8916**.

If you redeem for a statement credit, it will be applied to your Platinum Credit Card 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.

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 accountholder 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.

Cash back redemption may be requested by contacting the HSBC Rewards Department at **888.385.8916** or by logging into your Personal Internet Banking Account at us.hsbc.com.

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

Change of Address

If you wish to make a physical or e-mail address change, you may contact the HSBC Service Center at **888.385.8916**. Or, you may submit the change in writing to: HSBC Credit Card Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Credit Card 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 DISCLAIMS 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 HAS 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 DOES 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 DOES NOT MAKE ANY GUARANTEES, WARRANTIES OR REPRESENTATIONS OF ANY KIND, EXPRESSED OR IMPLIED, WITH RESPECT TO PRODUCTS, SERVICES OR MERCHANDISE, NOR DOES 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 DISCLAIMS 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.

Audits: HSBC Bank reserves the right to audit the Platinum Credit Card 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 isn't guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at **us.hsbc.com** or call the Rewards Department at **888.385.8916**. You may also request the latest Program Rules by contacting the HSBC Rewards Department at **888.385.8916** or by logging into your Personal Internet Banking Account at **us.hsbc.com**.

Termination: The HSBC 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 Maritz are responsible for operation and administration of the HSBC Rewards Program.

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Inquiry hotline
888.385.8916
us.hsbc.com