

# Introducing your Cardholder Benefits and Rewards



HSBC Platinum Mastercard® with Rewards credit card





# Welcome

Whether you're running local errands, shopping online, or traveling far from home, your HSBC Platinum Mastercard® with Rewards credit card can help make all of your purchases more rewarding and secure. Here's how...

## Unlimited rewards

Whenever you use your card for purchases, you'll earn Rewards Program Points ("Points") that can be redeemed for unlimited cash back<sup>1</sup>, gift cards, merchandise, travel and more. For an overview of your rewards, see page 4. To fully explore your many reward options, log on to your Personal Internet Banking Account at **us.hsbc.com**.

## Platinum benefits

We'll look for every opportunity to make your life run smoothly, with added protection when you shop and travel, global card acceptance with no foreign transaction fees, transaction alerts, and more. For an overview of your benefits, turn to page 6. For detailed descriptions, see the enclosed *HSBC Platinum Mastercard® with Rewards credit card Guide to Benefits and Terms & Conditions* brochure.

## Dedicated service

We're always here at your convenience. To learn more about the many ways we can serve you and the best ways to reach us, turn to page 10.

For Customer Service for the HSBC Platinum Mastercard® with Rewards credit card, call: **888.385.8916**.



## Make every day more rewarding

Earn unlimited cash back and more with your Points. You can also choose from our collection of popular gift cards, brand name merchandise or travel rewards instead. With your Platinum Rewards Program, the possibilities are virtually limitless.

## Your reward choices include...

### Unlimited cash back<sup>1</sup> and gift cards

Treat yourself or surprise others when you redeem for:

- Cash<sup>1</sup> you can use for any purpose
- Gift cards to a great selection of popular merchants for dining, travel, shopping, and more
- Donations to a favorite charity

### Top brand merchandise

Shop for leading brand name reward items that are worthy of your wish list including:

- Electronics for home or on the go
- Luggage and other travel accessories
- Kitchenware to sports gear

### Unrestricted travel

Ways to redeem your points:

- Search, book and pay for flights, hotels, and car rentals using your Points on our online travel rewards site. Simply log in to Personal Internet Banking, go to My Rewards, and then click on Travel. If you don't have enough points, you can pay the balance using your HSBC Platinum Mastercard<sup>®</sup> with Rewards credit card
- Call the Customer Relationship Center to redeem for airline tickets with no blackout dates or seat restrictions, or for exclusive travel packages
- Book and charge your own airline travel to your HSBC Platinum Mastercard<sup>®</sup> with Rewards credit card and then request a travel statement credit

To redeem, simply log on to your Personal Internet Banking Account at [us.hsbc.com](https://www.us.hsbc.com)

Or call the HSBC Rewards Department at **888.385.8916**. When traveling internationally, call collect **716.841.7212**.

Please call between the hours of 7 am - Midnight ET, 7 days a week.

To book travel rewards with us, please call between the hours of 8 am - 8 pm ET Monday-Friday  
9 am - 5:30 pm ET Saturday

Feel more secure  
at home and abroad

Whether you're on the move or enjoying the comforts of home, you can count on your HSBC Platinum Mastercard® with Rewards credit card to provide added security and convenience benefits at no additional cost.

### Your travel benefits include...

- **No foreign transaction fees**  
so there are no added costs when using your card to make purchases in a foreign country
- **Global acceptance**  
at more than 36 million places worldwide where Mastercard® credit cards are welcomed
- **MasterAssist®**  
Travel Assistance Services which can provide pre-trip destination information, emergency medical and legal referrals when traveling, lost luggage assistance, and more<sup>2</sup>
- **\$1 Million Travel Accident Insurance**  
which covers you, your spouse, and unmarried dependent children, when traveling on a common carrier<sup>2</sup>

## Your shopping benefits include...

- **Purchase Assurance**

which covers most purchases against accidental damage or theft for 90 days of the date of purchase<sup>2</sup>

- **Extended Warranty**

which doubles the original manufacturer or store brand warranty on most purchases for up to one additional year<sup>2</sup>

- **Price Protection**

which can refund the difference if you buy an item and then see it advertised for less within 60 days of your purchase<sup>2</sup>

- **Contactless Payment Feature**

which allows you to simply tap your card on a special payment reader at checkout to complete many smaller purchases

- **Mobile Payment Options**

which allows you to enjoy all the benefits of your card while using your eligible Android™, Apple™ or Samsung™ device. Make purchases the way you want — quickly, conveniently and securely. For more information, visit [us.hsbc.com/mobilepayments](https://us.hsbc.com/mobilepayments).



## Additional benefits include...

- **Identity Theft Resolution Services**  
which can provide an ID Theft Affidavit plus assist you with credit bureau notifications and credit card replacement should you become a victim of identity theft<sup>2</sup>
- **Security Chip**  
which protects against counterfeiting by making your card difficult to duplicate, plus provides enhanced protection when your card is used at chip-enabled transaction terminals worldwide



An aerial view of a city skyline at sunset, featuring numerous skyscrapers and a prominent bridge in the distance. A red rectangular box is overlaid on the left side of the image, containing white text.

We're always here  
for your convenience

Whenever you need assistance, please feel free to contact us in any of the convenient ways shown here.

### **For online access to your Account or rewards**

Visit anytime to check your Account status, review recent transaction activity or sign up for free services including Account alerts via text<sup>3</sup> or email. You can also check your available Points, explore reward choices and redeem Points online.

Log on to your Personal Internet Banking Account at [us.hsbc.com](https://us.hsbc.com)

### **For personal assistance with your Account or rewards**

The Customer Relationship Center is available for inquiries about your Account, rewards, adding cardholders and more.

From within the US or Canada, call:  
**888.385.8916**  
Monday - Sunday,  
7 am to 12 am (Midnight) ET

When traveling internationally,  
call collect: **1.716.841.7212**  
Monday - Sunday,  
7 am to 12 am (Midnight) ET

To book travel rewards with us, please call between the hours of  
8 am - 8 pm ET Monday-Friday  
9 am - 5:30 pm ET Saturday

# 888.385.8916

[us.hsbc.com](http://us.hsbc.com)

- 1 Customers can choose to receive cash back redemptions as a direct deposit or as a statement credit on their HSBC Credit Card. 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. See the *Platinum Mastercard® with Rewards credit card Guide to Benefits and Terms and Conditions* brochure for further details.
- 2 **See the *Platinum Mastercard® with Rewards credit card Guide to Benefits and Terms and Conditions* brochure for further details.** Certain restrictions, limits and exclusions apply. Benefits may not be offered in every state. Coverage may be underwritten and managed by companies that are not affiliated with Mastercard® or HSBC Bank USA, N.A.
- 3 HSBC does not charge for this service. However, depending on your mobile service contract with your carrier, data and messaging rates may apply.

HSBC Platinum Mastercard® with Rewards credit cards are issued by HSBC Bank USA, N.A., subject to credit approval.

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