

Frequently Asked Questions

Is there a fee for the BusinessCard Rewards Program?

Yes. The HSBC BusinessCard Rewards Program is subject to the following annual rewards fee:

- For consolidated pay option accounts, there is an annual fee of \$25.00 for the central control billing Account (“Control Account”). There is no fee for any subsidiary account established under the consolidated pay option.
- For individual billing accounts, the annual fee is \$25.00 per individual Accountholder.

How will BusinessCard Rewards Points accumulate on the central control billing account?

With consolidated billing, all points accumulate and report only to the central control billing account.

Who is eligible to redeem BusinessCard Rewards Points?

- For consolidated pay option, only the owner of the Control Account is eligible to redeem points.
- For individual billing, only the individual Accountholder is eligible to redeem points.

Is there any limit on the number of BusinessCard Rewards Points that can be earned?

Yes, the maximum number of BusinessCard Rewards Points that can be earned in a monthly billing cycle is as follows:

- For consolidated pay option accounts: 10,000 points per Control Account.
- For individual billing: 10,000 points per individual Accountholder.

How will I know how many points I have?

Each month your billing statement will list how many points you’ve earned, redeemed and your current point balance. You can also access your point information online at us.hsbc.com. Once on the Web site, go to the Online Services area, then to the Account Access Box. Select BusinessCard Rewards to Log-in and review your BusinessCard Rewards account. Or if you prefer, you can call our HSBC BusinessCard Rewards Center at 1-800-952-4315.

How long are my BusinessCard Rewards Points good for before they expire?

New BusinessCard Rewards Points do not expire until three (3) years after they are earned and will expire on a year-end basis. For example, points earned on purchases made in March 2005 will not expire until December 31, 2008.

How can I redeem BusinessCard Rewards Points?

Visit us online at us.hsbc.com. Under the Online Services Area:

- Go to the Account Access Box
- Select BusinessCard Rewards
- Log-in

You can then review and redeem your points from our extensive catalog of awards. Or if you prefer, you can call our HSBC BusinessCard Rewards Center at 1-800-952-4315 Monday through Friday, 8:00 a.m. to 12:00 midnight ET or Saturday, 9:00 a.m. to 6:00 p.m. ET.

*The listed merchants are not affiliated with HSBC Bank USA, N.A., nor are the listed merchants considered sponsors or co-sponsors of this program. Use of merchant names and/or logos are by permission of each respective merchant. Terms and conditions are applied to gift cards/certificates. Please see the merchant gift card/certificate for additional terms and conditions, which are subject to change at merchant’s sole discretion.

¹ Credit cards are required at the time of rental to secure the vehicle with Avis. Debit cards are only accepted at time of rental return. Renter must meet Avis® age, driver and credit requirements. Please read the voucher upon receipt for additional terms.

² Credit cards are required at the time of rental to secure the vehicle with Budget. Debit cards are only accepted at time of rental return. Renter must meet Budget® age, driver and credit requirements. Please read the voucher upon receipt for additional terms.

³ The Toys“R”Us gift card can only be used for purchases of merchandise at TOYS“R”US, BABIES“R”US, or GEOFFREY’S TOYS“R”US stores in the United States, Puerto Rico or Canada. Lost or stolen gift cards can be canceled or replaced with the required proof of purchase. Positive account balance required for card replacement. Toys“R”Us will only accept gift cards sold by us or our authorized resellers. To cover administrative costs, a \$2.00 per month dormant account fee will be deducted from your account balance after 24 months of non-use, except for gift cards purchased in the following states: CA, CT, NH, ME, MA and WA and where prohibited by law. We reserve the right to modify the terms of this gift card to comply with any changes in applicable law. Please call 1-800-TOYSRUS for details. Toys“R”Us is not a sponsor or co-sponsor of this promotion and is not liable for any alleged or actual claims related to this offer.

⁴ HSBC Bank USA, N.A. is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Home TLC, Inc.

⁵ Circuit City® Gift Cards can be used for merchandise purchases only. Gift Cards cannot be used to make payments on Circuit City® credit card accounts. If lost or stolen, only the balance remaining on the Gift Card at the time an original receipt is presented will be reissued. See back of Gift Card for full terms and conditions of use. Circuit City® Gift Cards can be redeemed at any Circuit City® or Circuit City® Express location nationwide, online at circuitcity.com or by calling 1-800-843-2489. To locate your nearest store, please call 1-800-284-4886 or visit circuitcity.com. Use of the Circuit City® name and logo is by permission of Circuit City® Stores, Inc. Circuit City® is not a sponsor of this program or offer.

⁶ ExxonMobil Cash Cards are valid at over 16,000 participating Exxon and Mobil stations in the United States and may be used for fuel, snacks, repairs and other authorized purchases. Expiration date shown on card if allowed by law. Cards cannot be redeemed for cash and cannot be replaced if lost or stolen. Please treat the card as you would cash. ExxonMobil Cash Card Customer Service can be contacted at 1-800-919-8646, option #1. Or visit online at www.drivercash.com. ExxonMobil Cash Cards are issued and sold by SVM, an Illinois Limited Partnership. Subject to availability.

⁷ Office Depot has no obligation to verify the identity of the holder/presenter. Non-negotiable. Not for deposit or redeemable for cash. Office Depot is not responsible or obligated to replace lost or stolen certificates. Valid toward the purchase of merchandise and services only at Office Depot stores. Office Depot gift cards can be redeemed in retail locations only. Office Depot® is a registered trademark.

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BusinessCard Rewards

A new incentive to do business.



HSBC 

The world's local bank

Welcome to HSBC's BusinessCard Rewards Program†

The MasterCard BusinessCard® Card from HSBC has always offered businesses worldwide acceptance and powerful purchasing power. Now your business can benefit even more with BusinessCard Rewards from HSBC as you earn points that can be redeemed for everything from staff incentive awards to office supplies to free airline tickets and gift certificates.

Best of all, with travel redemption through BusinessCard Rewards from HSBC, there is **NO** Saturday night stay required, **NO** airline blackout dates, **NO** seat limitations and **NO** travel redemption fee.

Now that you are enrolled in the program, you will:

- receive 2,500 bonus points just for enrolling.
- earn one point for every \$1 in net new purchases, up to 10,000 points per month.

You can redeem your points at any time by calling **1-800-952-4315** or online at us.hsbc.com. The following chart shows you just how easy it is to qualify for some great gifts. You'll also find answers to some of the most frequently asked questions about BusinessCard Rewards from HSBC.

BusinessCard Rewards from HSBC: just one more reason to carry the card that gives you something back for your business purchases. Start using your HSBC MasterCard BusinessCard® Card today and start earning points immediately!

HSBC BusinessCard Rewards Matrix

Point Level	Rewards Item Description*
6,000	\$50 DARDEN® RESTAURANTS (Red Lobster®, Olive Garden®, Bahama Breeze®, Smokey Bones®) Gift Card \$50 Applebee's Neighborhood Grill & Bar® Gift Card \$50 The Home Depot® Gift Card ⁴ \$50 Eddie Bauer® Gift Certificate \$50 Barnes & Noble Gift Card \$50 Best Buy Gift Card \$50 Gap Giftcard \$50 Omaha Steaks® Gift Certificate \$50 Toys“R”Us Gift Card ³ \$50 Sharper Image® Gift Card \$50 Marriott® Cheque \$50 ExxonMobil Cash Card ⁶ \$50 Avis® Gift Certificate Voucher ¹ \$50 Lands' End® Gift Card
12,000	\$100 T.G.I. Friday's® Gift Card \$100 Old Navy Giftcard \$100 Banana Republic Giftcard \$100 Sears Gift Card \$100 Circuit City® Gift Card ⁵ \$100 Carnival Cruise® Gift Certificate \$100 Hyatt Check Certificate \$50 Credit to HSBC BusinessCard Card Account

Point Level	Rewards Item Description*
16,000	\$150 DARDEN® RESTAURANTS (Red Lobster®, Olive Garden®, Bahama Breeze®, Smokey Bones®) Gift Card \$150 Gap Giftcard \$150 Eddie Bauer® Gift Certificate \$150 Omaha Steaks® Gift Certificate \$150 Lands' End® Gift Card \$150 The Home Depot® Gift Card ⁴ \$150 Office Depot® Gift Card ⁷ \$150 Sharper Image® Gift Card \$150 CompUSA Gift Card \$150 Off Any Airline Ticket \$150 Pottery Barn® Gift Certificate \$150 Hyatt Check Certificate Two Nights at Fairfield Inn® (includes applicable room taxes) \$150 Avis® Gift Certificate Voucher ¹
25,000	\$250 Ruth's Chris Steakhouse® Gift Card \$250 Pottery Barn® Gift Certificate \$250 Eddie Bauer® Gift Certificate \$250 Banana Republic Giftcard \$250 Sears Gift Card \$250 The Home Depot® Gift Card ⁴ \$250 Office Depot® Gift Card ⁷ \$250 Snap-On Tools Gift Card \$250 Best Buy Gift Card \$250 CompUSA Gift Card \$250 Lands' End® Gift Card \$250 Marriott® Cheque \$250 Avis® Gift Certificate Voucher ¹ \$250 Off Any Airline Ticket One Free R/T Airline Ticket up to \$400 \$250 Ritz-Carlton® Currency

Point Level	Rewards Item Description*
25,000 (cont.)	\$300 Sharper Image® Gift Card \$300 Hyatt Check Certificate \$150 Credit to HSBC BusinessCard Card Account
40,000	Las Vegas – Two adults: 2 nights/3 days New Orleans – Two adults: 2 nights/3 days \$450 Pottery Barn® Gift Certificate \$450 Ritz-Carlton® Currency \$500 Carnival Cruise® Gift Certificate \$500 Off Any Airline Ticket \$300 Credit to HSBC BusinessCard Card Account
50,000	San Francisco – Two Adults: 2 nights/3 days \$600 The Home Depot® Gift Card ⁴ \$600 Off Any Airline Ticket Two Free Domestic R/T Airline Tickets up to \$800
100,000	\$1,300 Off Any Airline Ticket Ultimate Sports Trip Getaway One Free Business Class R/T ticket up to \$1,500 \$1,000 Credit to HSBC BusinessCard Card Account
150,000	One Free First-Class Continental Fare up to \$2,500 One Free First-Class Caribbean Fare up to \$2,500 \$2,200 Off Any Airline Ticket
200,000	Ultimate Sports Trip – Passport Dream One Free First-Class R/T Airfare to Hawaii up to \$3,500 \$3,000 Off Any Airline Ticket

†See terms and conditions for full details of offer.