

# Welcome to the HSBC Cash Rewards Mastercard® credit card



HSBC 





## WELCOME

Your HSBC Cash Rewards Mastercard® credit card turns everyday purchases into Cash Rewards which you can use for meaningful experiences with friends and family.

This brochure provides an overview of your benefits. For more details, please see the enclosed *HSBC Cash Rewards Mastercard® credit card Guide to Benefits and Terms & Conditions*.

For Customer Service, call **888.385.8916**.



# IT'S NOT JUST MORE CASH BACK

## **Earn 1.5% Cash Back on every purchase**

Get 1.5 Cash Rewards on every \$1 you spend in new, net purchases. So you can turn your Cash Rewards into something even more enriching.

## **Receive an annual Anniversary Bonus**

Enjoy a 10% Anniversary Bonus on all Cash Rewards earned once a year. For example, if you earned \$500 in Cash Rewards, you'll receive an additional \$50 Cash Rewards as an Anniversary Bonus.

## **Unlimited rewards**

There's no limit on the amount of Cash Rewards you can earn and no expiration date.



# IT'S YOUR CHOICE OF REWARDS

## **Cash back**

Redeem Cash Rewards for cash back as a credit to your HSBC Cash Rewards Mastercard® credit card<sup>1</sup>.

## **Gift cards**

Redeem Cash Rewards for your choice of hundreds of gift cards from a wide selection of popular dining, travel, shopping and entertainment merchants.

## **Top brand merchandise**

Redeem Cash Rewards for your choice of leading brand name reward items, including electronics, luggage, kitchenware, sports gear and much more.

## **Turn Cash Rewards into travel**

- Fly on most major airlines with no blackout dates or seat restrictions.
- Search, book and pay for flights, hotels, and car rentals using your Cash Rewards on our online travel rewards site.
- Request a statement credit, within 90 days, to reimburse a travel purchase when you book your own travel with your card.
- Call our expert travel counselors to book a vacation package or arrange a travel experience.







## IT'S MORE PLACES TO EXPLORE

### **No foreign transaction fees**

No added costs when using your card to make purchases in a foreign country.

### **Global acceptance**

Your card is welcome at more than 36 million locations worldwide.

### **MasterAssist®**

Travel Assistance Services can provide pre-trip destination information, emergency medical and legal referrals when traveling, lost luggage assistance and more<sup>2</sup>.

### **Master RoadAssist® Roadside Services**

If your car breaks down while traveling within the United States, we'll send someone to the rescue<sup>2</sup>.

### **Travel Accident Insurance**

\$1 Million Travel Accident Insurance covers you, your spouse, and unmarried dependent children, when traveling on a common carrier<sup>2</sup>.



## IT'S MORE EXPERIENCES

### **Purchase Assurance<sup>®</sup>**

Covers most purchases up to \$1,000 against accidental damage or theft for 90 days from the date of purchase<sup>2</sup>.

### **Extended warranty**

Doubles your original warranty for up to one additional year<sup>2</sup>.

### **Price protection**

Refunds the difference if you buy an item and then see it advertised for less within 60 days<sup>2</sup>.

### **Mobile payment options**

Enables you to make purchases the way you want—quickly, conveniently and securely—via Android Pay™, Apple Pay™ and Samsung Pay™.

### **Contactless payment feature**

Allows you to simply tap your card on a special payment reader at checkout.



## IT'S MORE PROTECTION

### **Identity Theft Resolution Services**

If your identity is compromised, you'll receive one-on-one support until your claim is resolved<sup>2</sup>.

### **Security Chip**

Your card includes a security chip that makes it difficult to duplicate and provides enhanced protection when you use your card at chip-enabled transaction terminals worldwide.

### **Lost/Stolen Card Reporting**

If you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your Account. If you need to make purchases or arrange for a cash advance, in most cases, you can receive a temporary card the next day in the United States and within two business days almost everywhere else<sup>3</sup>.

# WE'RE HERE FOR YOU

## **Online access to your Account or rewards**

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

- Check your Account status
- Review recent transaction activity
- Check your Cash Rewards balance
- Redeem Cash Rewards for cash back, gift cards, merchandise, and travel
- Sign up for free services, including Account alerts via text<sup>4</sup> or email
- Request a Balance Transfer
- Add Authorized Users
- Sign up for EZ-Pay
- Request a PIN



**Personal Account assistance**

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

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

**Book travel rewards**

Call **888.385.8916** 8 am to 8 pm ET Monday through Friday and 9 am to 5:30 pm ET Saturdays.

<sup>1</sup>Clients 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 account holder are eligible. See the *HSBC Cash Rewards Mastercard® credit card Guide to Benefits and Terms & Conditions* brochure for further details.

<sup>2</sup>See the *HSBC Cash Rewards Mastercard® credit card Guide to Benefits and Terms & 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.

<sup>3</sup>Usage restrictions apply to the temporary card.

<sup>4</sup>HSBC does not charge for this service. However, depending on your mobile service contract with our carrier, data and messaging rates may apply.

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