

HSBC Premier World Elite
Mastercard® credit card

Guide to Benefits and Terms & Conditions



HSBC 

Premier

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As an HSBC Premier client, you have easy access to a world of travel, rewards, and retail protection services. This brochure was designed to provide everything you need to know—from booking reward vacations to dealing with the inconvenience of lost luggage. Whenever you need us, our dedicated representatives at the Premier Service Center will be there for you at **888.662.HSBC (4722)**. You can also call collect from anywhere in the world at **1.716.841.6866**.

Key Terms

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

Key Terms:

Throughout this document, You and Your refer to the **client** or **authorized user** of the **HSBC Premier World Elite Mastercard® credit cards issued by HSBC Bank USA, N.A.** 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 Premier World Elite Mastercard® credit card** by the **client** and is recorded by the Participating Organization on its records as being an **authorized user**.

Burglary means the taking of unattended personal property owned by you, from your registered hotel or motel room by **forcible entry**.

Client means the person who has been issued an account by the Participating Organization for the **HSBC Premier World Elite Mastercard® 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.

Eligible expense(s) means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages lost due to time off relating to efforts in resolving your **identity fraud** issues, loan applications fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

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.

Forcible entry means that access to your hotel or motel room that has been gained by breaking and entering a locked door, window, or any other opening.

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, Emergency Card Replacement, and Emergency Cash Advance**.

Lost/Stolen Card Reporting

Call the HSBC Premier Service Center at **888.662.HSBC (4722)** 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, 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 **888.662.HSBC (4722)**.

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 75 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**.

Emergency Card Replacement

Emergency Card Replacement (ECR) is a service provided through Mastercard Global Service[®], which enables you to receive a temporary replacement card for use until a permanent card arrives from HSBC Bank USA, N.A. ("HSBC Bank").

Call the HSBC Premier Service Center at **888.662.HSBC (4722)** and you will be put in touch with a Global Service Representative (GSR), who will collect pertinent information such as name, billing address, current address, old account number, and security information. Then, HSBC Bank provides approval and a new ECR account number. This data is communicated via a secure modem through Mastercard's distribution system, yielding a replacement card in an international embossing center. The replacement card is delivered to you via courier. Subject to HSBC Bank approval, the replacement card will be delivered to you the following day after you report the loss in most cases.

Emergency Cash Advance

Emergency Cash Advance (ECA) is a service provided through Mastercard Global Service[®], which enables you to obtain cash in the event of an emergency.

Call the HSBC Premier Service Center at **888.662.HSBC (4722)** and you will be put in touch with a Global Service Representative (GSR), who will collect pertinent information such as name, billing address, current address, old account number, and security information. If an HSBC Bank location is not available, HSBC Bank provides approval and the amount of the ECA up to a maximum of US \$2,000, a new account number, and an authorization number for the cash transaction. The GSR then coordinates a convenient pick-up location at one of Western Union's 250,000 locations and arranges the cash advance.

Travel Benefits

\$100 Air Travel Statement Credit

The \$100 Air Travel Statement Credit ("Statement Credit") offer applies to new, net purchases made using your HSBC Premier World Elite Mastercard[®] credit card every year from January 1 through December 31 ("Calendar Year"). Transaction eligibility is based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. To qualify for the Statement Credit, the eligible transactions must be within the same Calendar Year. HSBC Bank USA, N.A. is not responsible for the merchant's selection of the MCC, delays in the merchant submitting the transaction or if the transaction date provided by the merchant differs from your actual purchase date. Once you qualify, a Statement Credit up to a maximum of \$100 will post to your Account on your next billing statement. Statement credit eligibility is determined at the time of your statement cycle. If the qualifying transaction(s) have not yet posted to your Account, your Statement Credit may be received on a subsequent billing statement. The maximum Statement Credit that can be earned each Calendar Year is \$100. Balance transfers, credit card checks, cash advances and overdrafts are not eligible transactions. Your HSBC Premier World Elite Mastercard[®] credit card must be open, and in good standing, at the time of Statement Credit fulfillment.

\$100 Annual Statement Credit for rides with Uber and Lyft—up to \$20 per ride

The \$100 Annual Statement Credit offer for rides with Uber and Lyft applies to new, net purchases made using your HSBC Premier World Elite Mastercard[®] credit card every year from January 1 through December 31 ("Calendar Year"). Transaction eligibility is based on the transaction description and merchant category code ("MCC") and under which the merchant processes the transaction. The transaction description must state Uber or Lyft and be processed under the MCC 4121. HSBC is not responsible for 1) the merchant's transaction description, 2) selection of the MCC, 3) delays in the merchant submitting the transaction or 4) if the transaction date provided by the merchant differs from your actual purchase date. Once you qualify, a Statement Credit, up to a **maximum of \$20 per ride**, will post to your Account on your next billing statement. Statement Credit eligibility is determined at the time of your statement cycle. If the qualifying transaction(s) have not yet posted to your account, your Statement Credit may be received on a subsequent billing statement. The maximum Statement Credit that can be earned each Calendar Year is \$100. This offer does not apply to

balance transfers, credit card checks, cash advances or overdrafts. Your HSBC Credit Card must be open, and in good standing, at the time of Statement Credit fulfillment to qualify.

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 client, 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 clients 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 clients. 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 for 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. **Client** 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

Travel Accident 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.

Trip Cancellation & Trip Interruption 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 # 9907-39-62 on file with the Policyholder: HSBC Bank.

THE PLAN: As a HSBC Bank Premier World Elite Mastercard® client, you, your spouse, or domestic partner and your dependent children will be automatically insured against Loss of Property arising from and occurring from the date you charged the trip to your account, when insured under the trip cancellation hazard only.

Loss of Property means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Premier World Elite Mastercard® clients automatically when the entire cost for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. 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 Premier World Elite Mastercard® clients. HSBC Bank pays the full cost of the insurance.

THE BENEFITS: The following benefits apply to this policy:

Financial Services Common Carrier Trip Cancellation/Trip Interruption: pays a benefit of up to \$1,500 per Insured Person if an Insured Person is prevented from traveling on a common carrier covered trip on or before the departure of the covered trip, or if you are interrupted from continuing your covered trip either on the way to the point of departure or after departure of the covered trip. The cancellation or interruption must be due to your death, accidental injury, disease or physical illness; or the death, accidental injury, disease or physical illness of your immediate family member; or the default from financial insolvency of the Common Carrier. This benefit is excess of any other insurance or indemnity available to you.

This benefit does not apply to loss caused by or resulting from:

- > a Pre-Existing Condition; or
- > Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
- > cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- > the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- > the Insured or an Immediate Family Member:
 - traveling against the advice of a Physician; or
 - traveling while on a waiting list for specified medical treatment; or
 - traveling for the purpose of obtaining medical treatment; or
 - traveling in the third trimester (seventh month or after) of pregnancy.

ADDITIONAL EXCLUSIONS: 1) This insurance does not apply to any Loss of Property caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation. 2) This insurance does not apply to any Covered Loss or Loss of Property when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or b) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

DEFINITIONS: **Account** means credit card accounts, debit card accounts, central billed accounts, checking accounts and savings accounts as set forth in the Class Schedule of this Policy. **Benefit Amount** means the loss amount at the time the entire cost of the passenger fare is charged to a HSBC Bank card account. The loss must occur within one year of the purchase effecting this insurance. The Company will pay the single largest applicable Benefit Amount. **Client** means an individual who is named on the Account card issued by

the Policyholder. **Common Carrier** means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, 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 such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Covered Loss** means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) change in military orders of the Insured Person or the Insured Person's Spouse; or 3) call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or and 4) which occurs while the Insured Person is insured under this policy which is in-force. **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 the Insured Person. The Insured Person may use the credit card to purchase, hire, rent or leased 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 the Insured Person who is an owner of a deposit Account maintained by the issuer. The Insured Person may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include a 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 nor domestic partner can be married to, or in a civil union with, anyone else. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Hazard** means the circumstances for which this insurance is provided. **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. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **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. **Pre-Existing Condition** means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the purchase of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. **Primary Insured Person** means the insured person who has a direct relationship with the policyholder and where applicable elects insurance under this policy. **Proof of Loss** means written evidence acceptable to Us that Loss of Property has occurred. **Spouse** means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides. **Traveling Companion** means an individual who has made advanced

arrangements with the Insured Person to travel together for all or part of the Covered Trip.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.

War means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) 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.

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 # - 9907-39-62

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.

Agoda 10% Hotel Discount (the "Promotion")

- > You must hold a valid Premier World Elite Mastercard® credit card issued by HSBC Bank USA, N.A. Your Account must be open and in good standing.
- > Reservation must be made directly through www.agoda.com/HSBCPremier. Any bookings made outside this will not have the discount applied.
- > The Promotion is only valid for hotels that have the "Promotion Eligible" banner on the search results page and "Post Pay" and "Pay Later" room types only. Rooms that have the "Pay at the Hotel" flag do not qualify for the Promotion.
- > The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees and additional charges).
- > The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discount or promotions (unless specified).

- > Discount will show on the booking form of the Promotion landing page after entering a valid HSBC Premier World Elite Mastercard® credit card number and a selected pre-paid hotel option is selected.
- > Offers are subject to availability and you must present your valid HSBC Premier World Elite Mastercard® credit card upon arrival.
- > Agoda reserves the right to launch selected and temporary “tactical offers” at higher discount levels for selected countries.

Expedia 10% Hotel Discount

- > To use this offer, you must visit www.expedia.com/HSBCPremier and either register as a new user with Expedia or sign-in with details of your existing Expedia account. To confirm eligibility, you will be required to enter your Premier World Elite Mastercard® credit card number which Expedia will use to authenticate you. Your Account must be open and in good standing.
- > If a booking is made directly through the Expedia website, no HSBC discount will be offered and no refund will be arranged.
- > This offer is only applicable to selected pre-paid hotels, room types and destinations. Please refer to the booking conditions on Expedia’s website www.expedia.com/HSBCPremier for full details.
- > The offer can only be used when payment for the hotel is made at the time of booking. No discount is provided for bookings where payment is made when arriving or checking out of the hotel.
- > Discount will show on the booking form once you have input the Expedia registered Premier World Elite Mastercard® credit card number for the selected pre-paid hotel.
- > Offers are applicable to hotel room charges only. Local government taxes and service charges may apply.
- > Offers are subject to availability and you must present your valid Premier World Elite Mastercard® credit card upon arrival.
- > Other restrictions may apply. Please refer to the booking conditions on Expedia’s website <https://www.expedia.com/g/rf/hsbc-premier-us-tnc>.

HSBC Premier World Elite 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.

Mastercard® Travel Benefits

Mastercard Airport Experiences provided by LoungeKey Guide to Benefits

Mastercard Airport Experiences provided by LoungeKey is provided to HSBC Premier World Elite Mastercard® credit card clients. Clients can use their card, and supporting Mastercard Airport Experiences provided by LoungeKey website and Smartphone app, to access a variety of benefits in a seamless way, as follows:

- > HSBC Premier World Elite Mastercard credit card clients will receive 2 free lounge visits per year. Additional lounge visits will be charged at only \$27 per visit per person.
- > Membership to 850+ LoungeKey lounges in 120+ countries and in over 440 airport regardless of airline, frequent flyer membership or class of ticket.
- > Unique experiences and offers in dining, shopping and spa outlets within the airport via website or app.

How Mastercard Airport Experiences Works:

- > Before traveling, clients can log on to the Mastercard Airport Experiences provided by LoungeKey website airport.mastercard.com or access the Smartphone App (search for “Mastercard Airport Experiences” in the app store) and view a list of participating lounges and experiences.
- > HSBC Premier World Elite Mastercard® credit card clients present their card or Lounge Access QR Code found in the Mastercard Airport Experiences provided by LoungeKey Smartphone app to gain admission for themselves; guests are permitted at the discretion of each lounge. Clients will receive 2 free lounge visits per year. Additional lounge visits will be charged at only \$27 per person per visit.
- > Clients will enjoy complimentary refreshments, newspapers, and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
- > Download the Mastercard Airport Experiences provided by LoungeKey app and create an online profile to take advantage of the airside dining, retail and spa benefits.
- > To gain access to the lounges, a client only needs to quote “LoungeKey” or “Mastercard Airport Experiences” at the participating lounge. Then the client simply presents their HSBC Premier World Elite Mastercard® credit card to the lounge operator or present their Lounge Access QR Code found in the Mastercard Airport Experiences Smartphone app.
- > A list of participating lounges and experiences can be found and viewed using the Mastercard Airport Experiences provided by LoungeKey website or can be obtained via the Smartphone App (search for “Mastercard Airport Experiences” in the app store).
- > Please note that to use the Lounge Access QR Code from the Smartphone App, or to access airside dining, retail and spa benefits, clients will need to create an online profile (Username and Password).
- > For dining experiences, spa and retail offers; clients need to access the Mastercard Airport Experiences provided by LoungeKey website or Smartphone App to select an offer and create a QR code to provide upon arrival.
- > FAQs can be viewed online at: <https://airport.mastercard.com/faq>

Elite Concierge

HSBC Premier World Elite Mastercard® offers you Elite Concierge Service. Imagine your own Personal Assistant 24x7x365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes “Concierge Service” to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions—and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs—like being there when the new appliance is delivered, because you can’t be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can’t afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing list, pre-arranged confirmations for dining and other services, top must see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at 888-890-9268.

Costs of any goods or services provided by the concierge will be billed to your Mastercard. The World Elite Mastercard® Concierge Service is provided by Aspire Lifestyles. Certain restrictions, limitations and exclusions may apply. This service is administered by a company not affiliated with HSBC Bank USA, N.A.

Boingo Global Wi-Fi Access

- > You must hold an HSBC Premier World Elite Mastercard® credit card issued by HSBC Bank USA, N.A. Your Account must be open and in good standing.
- > Each HSBC Premier World Elite Mastercard® credit card client will be entitled to unlimited Wi-Fi with Boingo (the "Service"). The service is limited to up to four laptop, tablet, smartphone and/or other device with embedded Wi-Fi technology (a "Device"). It is your responsibility to ensure your Device is compatible with the Service.
- > HSBC Premier World Elite Mastercard® credit card clients need to first create an account on <http://hsbcus.boingo.com>.
- > HSBC Bank USA, N.A. and Mastercard are not responsible nor guarantees the quality, security, coverage or availability of Boingo's network of Wi-Fi hotspots. Available hotspots in Boingo's network are subject to change.
- > Your use of Boingo's Wi-Fi services is subject to Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo's terms of use, privacy and security policies available at www.boingo.com. You will be given the opportunity to review Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard plan.
- > Boingo may, in its sole discretion, make amendments to these Terms and Conditions. Any such amendment shall be effective upon publication and you are responsible for regularly checking these Terms and Conditions for any such updates.
- > In the event that you cancel your HSBC Premier World Elite Mastercard® credit card, the Service will be cancelled from the effective date of that cancellation.
- > HSBC and Boingo will not be liable to you and/or any third party for compensation or damages of any sort as a result of a termination of the Service in accordance with these terms.
- > This benefit is non-transferable and may be terminated for breach of any terms or conditions, as well as for abuse of your Boingo Wi-Fi account. This benefit is subject to change or cancellation without notice.

MasterRental® Insurance

Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty-one (31) consecutive days or less with your **HSBC Premier World Elite Mastercard® 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 Premier World Elite Mastercard® credit card** and/or the accumulated points from your **HSBC Premier World Elite Mastercard® 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 Premier World Elite Mastercard® 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 thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one (31) 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 Premier World Elite Mastercard® credit card client** 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.

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 **client** or **authorized user** on the **HSBC Premier World Elite Mastercard® 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 thirty-one (31) 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.

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 are 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 you visit a place for the first time or do not speak the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to clients.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, 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. The beneficiary may contact MasterAssist® at **1-800-Mastercard** prior to embarking on a covered trip to confirm whether or not services are available at his/her 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® also will 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 client'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.

Reminder: Please refer to the Final Legal Disclosure section.

Master RoadAssist® Roadside Service

- > If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, 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, tire changes) are pre-negotiated. Road service fees will be automatically billed to your **HSBC Premier World Elite Mastercard® 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 car (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.
- > Road service is not available in areas not regularly traveled, in "offroad" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- > If you have a rental vehicle, be sure to call the car rental agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service. Reminder: Please refer to the Final Legal Disclosure section.

Baggage Delay Coverage

Evidence of Coverage

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

A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **HSBC Premier World Elite Mastercard® credit card** and/or accumulated points from your **HSBC Premier World Elite Mastercard® credit card**.

B. The kind of coverage you receive:

- > Reimbursement for the actual cost of replacing, on an emergency basis, any personal articles (e.g., clothing, hygiene and/or grooming products) or business effects (e.g., uniforms or general office supplies) contained in your **checked baggage**, if the **checked baggage** is **delayed** in getting to you at your scheduled destination.
- > Coverage begins when the baggage is checked in with the **common carrier** by you. This includes curbside check-in with facility-designated personnel.

- > Coverage ends when you regain possession of your **checked baggage** from the **common carrier**. This includes curbside checkout with facility-designated personnel.
- > Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$250 per claim, of replacing, on an emergency basis, any personal articles or business effects contained in your **checked baggage**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. What is NOT covered:

- > Plants, shrubs, animals, consumables, and perishables.
- > Art objects, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- > All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- > Keys, travelers' checks, visas, documents of any kind, tickets of any kind (e.g. airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- > Property shipped as freight (including, but not limited, to automobiles and their equipment, motorcycles, gasoline or oils, and electrical free-standing motors).
- > Computers, printers, or any computer related equipment.
- > Rugs, cameras, radios, CD or DVD player, sporting equipment, cellular phones, or household furniture.
- > Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- > Losses resulting from contamination by radioactive or hazardous substances, including mold.
- > Items specifically identified or described in and/or insured under any other insurance or indemnity policy.
- > Indirect or direct damages resulting from a loss.
- > Any items not contained in your **checked baggage**.

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 incident or the claim may not be honored.
- > Report the baggage **delay** to the **common carrier** within twenty-four (24) hours.
- > Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - Completed and signed claim form.
 - Receipt showing the purchase of travel tickets.
 - Statement showing the purchase of travel tickets.
 - **HSBC Premier World Elite Mastercard® credit card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points, if applicable.
 - Copy of the **delayed checked baggage** report or property irregularity report that was submitted to the **common carrier** prior to leaving the terminal premises.
 - The result of any settlement by the **common carrier**.

- Receipts for the covered purchases.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Lost or Damaged Luggage 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 pay the entire cost of the **common carrier** ticket(s) with your **HSBC Premier World Elite Mastercard® credit card** and/or accumulated points from your **HSBC Premier World Elite Mastercard® credit card**.

B. The kind of coverage you receive:

- > Reimbursement for the actual cost of repairing or replacing your **checked or carry-on luggage** and personal property contained therein that is **lost or damaged**.
- > Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility-designated personnel.
- > Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.
- > Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- > Loss or **damage** of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- > Loss or **damage** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- > Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- > Loss resulting from contamination by radioactive or hazardous substances, including mold.
- > Sporting equipment or musical instruments, unless checked in as luggage with the **common carrier** and for which a claim check has been issued.
- > Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- > Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- > Plants, shrubs, animals, consumables, and perishables.
- > 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.

- > 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.
- > Defective material or workmanship, ordinary wear and tear or normal deterioration.
- > Loss or **damage** not reported within the time period required, as stipulated in the claim procedure.
- > Loss or **damage** where the **common carrier** completely denies a claim for **checked and/or carry-on luggage**.
- > Items excluded under the common carrier's coverage (except **carry-on luggage**).
- > Interest or conversion fees that are charged to your covered card by the financial institution.
- > Loss or **damage** where the **common carrier** pays the claim in full or repairs the **damage**.

F 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 incident or the claim may not be honored.
- > Report within twenty-four (24) hours any loss or **damage** to the **common carrier**.
- > Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - Completed and signed claim form.
 - Receipt showing the purchase of **common carrier** tickets.
 - Statement showing the purchase of **common carrier** tickets.
 - Copy of initial claim report submitted to the **common carrier**.
 - **HSBC Premier World Elite Mastercard® credit card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points.
 - Report from police, if applicable.
 - The result of any settlement by the **common carrier**.
 - Receipts showing that your luggage or personal property has actually been repaired or replaced.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Hotel/Motel Burglary 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 pay the entire cost of the hotel or motel room with your **HSBC Premier World Elite Mastercard® credit card** and/ or accumulated points from your **HSBC Premier World Elite Mastercard® credit card**.

B. The kind of coverage you receive:

- > Reimbursement for the cost of replacing or repairing your item(s) that have been stolen or damaged resulting from a **burglary by forcible entry** into your hotel or motel room.
- > Coverage begins when you check into (i.e., occupy the room) the hotel or motel.
- > Coverage ends when you check out (i.e. vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.
- > Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited, to goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts

not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost up to \$1,500 per claim to replace or repair your personal property that has been **stolen** or damaged as a result of a **burglary**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- > Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- > Loss resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- > Loss resulting from contamination by radioactive or hazardous substances, including mold.
- > Personal property contained in the hotel or motel safety deposit box.
- > Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment.
- > Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > 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.
- > 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.

F 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 incident or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - Completed and signed claim form.
 - Receipt showing hotel/motel charges.
 - Statement showing hotel/motel charges.
 - **HSBC Premier World Elite Mastercard® credit card** travel point program statement showing the hotel or motel room was paid for with redeemed points.
 - Police report from the police and hotel/motel listing the items that were stolen.
 - Result of any settlement or denial by the hotel or motel.
 - Copy of initial claim report submitted to the hotel or motel.
 - Proof of ownership of each item stolen (i.e. original receipts, pictures, etc.).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

onfinestay

onfinestay provides access to over 2,500 high-end rental homes in London, Paris, Rome, New York, Los Angeles, Miami, and San Francisco. The local guest services team welcomes you at the home and is available 24/7. Each home is stocked with high quality sheets, towels

and toiletries. Clients receive a 10% discount on all onefinestay bookings. You will also receive free Wi-fi and a complimentary iPhone, with free local calls and data, to use during your stay.

How to use the onefinestay benefit:

Go online to <https://www.onefinestay.com/mastercard> to book directly using a promo code MC10.

TERMS & CONDITIONS

- > Full Terms & Conditions are found at <https://www.onefinestay.com/terms-conditions/>
- > HSBC Premier World Elite Mastercard® credit card must be used for payment to receive offer. Your Account must be open and in good standing.
- > Clients will be provided with a preliminary invoice at the time of booking and be required to prepay certain amounts related to such booking.
- > Any additional services which are requested at the time of the booking may also be included in the preliminary invoice, which is provided before prepayment and onefinestay reserves the right to demand payment in advance for any additional services used during a booking.
- > If a client cancels a booking within 24 hours of receipt of a confirmation of booking, provided they book more than seven days prior to the stay, then they are entitled to a full refund.
- > If they cancel a booking more than 14 days prior to commencement of the booking period, then they will be responsible for 50% of the full accommodation fees.
- > If they cancel a booking 14 days or less prior to the commencement of the booking period, then they will be responsible for the full accommodation fees for the entirety of the booking period.
- > The check-out time at the accommodation is as stated in the booking summary.

Mastercard® Airport Concierge™

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 450 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit www.mastercard.com/airportconcierge or consult your Travel Advisor.

Shopping Benefits

Purchase Assurance® Coverage

Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **HSBC Premier World Elite Mastercard® 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 Premier World Elite Mastercard® credit card** and/ or accumulated points from your **HSBC Premier World Elite Mastercard® 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 Premier World Elite Mastercard® credit card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **HSBC Premier World Elite Mastercard® credit card's** receipt.
- > Items you purchase with your **HSBC Premier World Elite Mastercard® 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 **client** 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 **client**.
- > 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 – Two Year Benefit

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 Premier World Elite Mastercard® credit card** and/or accumulated points from your **HSBC Premier World Elite Mastercard® 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 twenty-four (24) months or less.

B. The kind of coverage you receive:

- > Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months. 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 twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) 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 twenty-four (24) 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 Premier World Elite Mastercard® 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 twenty-four (24) 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.

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 failure or the claim may not be honored.
- > Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - 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.

Satisfaction Guarantee 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 Premier World Elite Mastercard® credit card** and/or accumulated points from your **HSBC Premier World Elite Mastercard® credit card** for yourself or to give as a gift.

B. The kind of coverage you receive:

- > Purchases you make entirely with your **HSBC Premier World Elite Mastercard® credit card** are covered for sixty (60) days from the date of purchase as indicated on your receipt for a full refund in the event that you are dissatisfied with your purchase and the store will not accept the item for return.
- > Items you purchase with your **HSBC Premier World Elite Mastercard® 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.

C. Coverage limitations:

Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to \$250 per claim. There is a maximum of four (4) claim(s) per **client** per twelve (12) month period. In no event will we pay more than the purchase price of the item.

Items must be purchased from a store that provides a return or exchange policy of at least ten (10) days.

Items must be returned undamaged, in good working condition, and in its original and complete packaging. You are responsible for all mailing costs.

D. What is NOT Covered:

- > Damaged, defective, or non-working items.
- > 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, rare, one of a kind, or special order items.
- > Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- > Items purchased for resale, professional, or commercial use.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).
- > 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, or structures.
- > 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.
- > Shipping charges, taxes, storage fees, postage, transportation and delivery charges; promised time frames of delivery.
- > Products purchased at **auctions**.

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 date of purchase 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 the purchased item(s).
 - Statement showing the purchased item(s).
 - Itemized purchase receipt(s).
 - Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.
 - A copy of the store's return policy.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.
 - You must send the item to us or our **administrator** before any claim will be paid. Item must be returned in its original packaging along with the original owner's manuals and warranty information.

You are responsible for all mailing or shipping costs to us or our **administrator**. Items sent to us or our **administrator** will not be returned to you.

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 Premier World Elite Mastercard® credit card** and/or accumulated points from your **HSBC Premier World Elite Mastercard® 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 one hundred and twenty (120) 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 Premier World Elite Mastercard® credit card** are covered for one hundred and twenty (120) 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 Premier World Elite Mastercard® 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 **client** 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 **nonauction Internet advertisement** containing the lower price was published after one hundred and twenty (120) 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.

ShopRunner

Program Description

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited complimentary two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

Eligibility

To be eligible for a free ShopRunner membership, you must be a valid HSBC Premier World Elite Mastercard credit card client.

Details

How to use the ShopRunner benefit:

- Create a ShopRunner account on the www.shoprunner.com/mastercard website.
- Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.
- Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
- ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

Terms and Conditions

- Full Terms & Conditions are found at <https://www.shoprunner.com/terms/sr/>
- ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns

Shipping

- Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.
- Items that are eligible for ShopRunner benefits will be designated on the Retailer's site. ShopRunner is only available for certain online purchases and certain products on a Retailer's site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.

Returns

- For returns of eligible items, ShopRunner members must follow the retailer's return policies and instructions.
- In the event that a merchant who participates in the ShopRunner service offers free return shipping, the client will return the ShopRunner eligible item through the merchant's standard process.
- For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide client with a postage paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on www.shoprunner.com. Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer's return instructions.

Fraud Protection

Identity Theft Resolution Services Full Restoration

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 World or World Elite client who holds a Mastercard® 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:

- > Concierge Level Certified Restoration specialist that works autonomously on behalf of the client and relieves the client of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
- > Limited Power of Attorney (LPOA) to represent client during an identity theft event.
- > Multiple Tri-Bureau credit reports pulled at no cost to the client to help ensure a complete resolution of identity event and return of client to pre-victim status.
- > Assistance from a Specialist with cancelling the client's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if client has not experience a lost wallet.)
- > Ongoing communication with Specialist about the most current status of the client's fraud investigation until the fraud claim is successfully resolved.
- > Access to a Specialist who disputes with the consumer reporting agencies on behalf of the client to ensure that no fraudulent information negatively affects his consumer report history.
- > Providing the client with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the client to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- > Notifying all three major credit reporting agencies to obtain a free credit report for the client and placing an alert on the client's record with the agencies.
- > Assisting the client with debit, credit and/or charge card replacement.
- > Assisting client with membership/affinity card replacement.
- > Educating the client on how Identity Theft can occur and of protective measures to avoid further occurrences.
- > Providing the client with the Identity Theft Resolution Kit.
- > Providing the client with sample letters for use in canceling checks, ATM cards, and other accounts.

Identity Theft Alerts

Mastercard® is offering clients 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 clients whose personal information they find has been compromised online. This information is being gathered in real-time so that clients 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 only to you, the named HSBC Premier World Elite Mastercard® credit card

client. 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, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each client. This service is provided to eligible Mastercard® clients 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 Mastercard® clients, 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**.

Identity Fraud Expense Reimbursement

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. The kind of coverage you receive:

We will reimburse you for **losses** you incur as a result of **identity fraud**.

Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

B. Coverage limitations:

Coverage is limited to **eligible expenses**, up to \$1,000 per claim, as a result of **identity fraud**.

C. Where you're covered:

Coverage applies only to **losses** arising out of an **identity fraud** occurring within any of the fifty (50) United States of America, Canada, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands.

D. What is NOT covered:

- > An act of fraud, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representative of you, whether acting alone or in collusion with you or others.
- > Damages or **losses** arising out of any business pursuits, **loss** of profits, business interruption, **loss** of business information, or other pecuniary **loss**.
- > Damages or **losses** arising from the theft or unauthorized or illegal use of your business name, d/b/a/ or any other method of identifying your business activity.
- > Any lost wages due to sickness or emotional breakdown.
- > Damages or **losses** of any type for which the financial institution is legally liable.
- > Damages or **losses** of any type resulting from fraudulent charges or withdrawal of cash from a debit or credit card.
- > Damages or **loss** of any type resulting from fraudulent withdrawals from financial accounts.
- > Indirect or direct damages or **losses** of any nature.
- > Any incident involving a **loss** or potential **loss** not notified to the relevant police authority within seventy-two (72) hours from the date you had knowledge of the **loss**.
- > Any costs due to delay in providing services, or damages resulting from any delay in services.
- > **Losses** that were incurred or commenced prior to this coverage being provided to you.
- > Fees or costs associated with the use of any investigative agencies or private investigators.

- > Any **loss** that is not a direct result of **identity fraud**.
- > Theft or damages of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports, or any documents.
- > Authorized charges that you have disputed based on the quality of goods or services.
- > Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or nonexecution) of electronic transfers, trades or other verbal or written instructions or directions.

E. What to do if you're a victim of identity fraud:

- > Call **1-800-Mastercard** upon discovery of **identity fraud** to report the incident.
- > Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud** to place a fraud alert on your credit report.
- > File a police report in your local jurisdiction.
- > File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies as necessary.
- > Follow all procedures for recovery and reasonable requests for information and assistance at all institutions affected.
- > Maintain a copy of all receipts, bills or other records that support your claim for an Identity Fraud Expense Reimbursement payment. These records shall be kept in such manner that can accurately determine the amount of any **loss**.
- > Take any other reasonable steps available to protect your identity from any further fraudulent use.

F. How to file a claim:

- > Contact **1-800-Mastercard** to request a claim form. You must inform us or our **administrator** of an **identity fraud** case no later than sixty (60) from the date of discovery.
- > Submit the following documentation within one hundred and eighty (180) days after close of your **identity fraud** case or the claim may not be honored.
 - Completed and signed claim form.
 - Proof that a fraud alert was placed with each major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud**.
 - Copy of a police report from your local jurisdiction.
 - Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your **identity fraud** claim.
 - Copy of the complaint filed with the Federal Trade Commission (FTC).
 - Copy of all receipts, bills or other records that support your claim for an Identity Fraud Expense Reimbursement payment.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Note: Identity Fraud Expense Reimbursement is not available to residents of the state of New York.

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 noninsurance 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®. Lost or Damaged Luggage, Purchase Assurance, Extended Warranty, Satisfaction Guarantee and Price Protection coverage is 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 September 1, 2017, 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.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **clients**. 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 **client** 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 **client** 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 **client** 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, the disputing party 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. The parties 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 the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the country 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 **client** 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 client.

Salvage: If an item is not repairable, the claim administrator may request that the **client** or gift recipient send the item to the administrator for salvage at the **client'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 Premier World Elite Rewards Program

Program Rules

The HSBC Premier World Elite Rewards Program Rules ("Program Rules") apply to the HSBC Premier World Elite Mastercard® credit card ("HSBC Premier World Elite Mastercard®" 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 Premier World Elite Mastercard® credit card ("Customer"), you are enrolled in the HSBC Premier World Elite Rewards Program (also referred to as the "Program"). Participation in the Program gives you the opportunity to enjoy all the benefits of the HSBC Premier World Elite Mastercard®, including HSBC Premier World Elite Rewards Program Points ("Points"). With this benefit you will earn up to 3 "Points" for every dollar charged in new, net purchases using your HSBC Premier World Elite Mastercard® (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" and "Points Redemption for Travel," "Points Redemption for Online Travel Rewards," "Points Redemption for TSA Pre✓® Statement Credit" and "Rewards for Miles Terms and Conditions" 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 Premier Rewards Department, call **888.662.HSBC (4722)**, or call collect from anywhere in the world at 1.716.841.6866.

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 client Agreement and Account Opening Table, 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 client Agreement and Account Opening Table 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 up to 3 Points for every dollar charged in new, net purchases to your HSBC Premier World Elite Mastercard®. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your HSBC Premier World Elite Mastercard®, 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 HSBC Premier World Elite Mastercard® 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:

- 3 Points for every dollar you spend on new, net purchases on Travel, including Airlines, Hotels and Motels, Travel Agencies, Tour Operators, Cruise Lines, Bus Lines, Automotive and Vehicle Rentals, Truck Rentals, Boat Rentals, Motor Homes and Recreational Vehicles, Campground and Trailer Parks, Automobile Parking Lots and Garages, Bridge and Road Fees/Tolls, Trains, Railroads, Ferries, and Limousines and Taxicabs. 3 Points for Travel categories (listed in the “Eligible Purchases” section) are based on the Merchant Category Code (“MCC”) under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC Bank is not responsible for incorrectly coded purchase transactions. HSBC Bank does not determine how merchants are classified; even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC Bank reserves the right to determine which travel category purchases qualify for 3 Points.

- 2 Points for every dollar you spend on new, net purchases at Restaurants (including cafes, bars, lounges and fast food restaurants). 2 Points for Restaurant categories (listed in the “Eligible Purchases” section) are based on the Merchant Category Code (“MCC”) under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC Bank is not responsible for incorrectly coded purchase transactions. HSBC Bank does not determine how merchants are classified; even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC Bank reserves the right to determine which travel category purchases qualify for 2 Points.
- 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 HSBC Premier World Elite Mastercard® 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,” the section entitled “Points Redemption for TSA Pre✓®” 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 HSBC Premier World Elite Mastercard®, 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 an HSBC Premier World Elite 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 HSBC Premier World Elite Mastercard® 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 HSBC Premier World Elite Mastercard® purchases are eligible for Points if they are made for your personal, family or household use. You may make eligible purchases anywhere your HSBC Premier World Elite Mastercard® credit card is accepted.

The eligible merchant purchase categories that you can earn 3 Points on are:

Airlines are classified as merchants designated as air carriers and airlines.

Hotels and Motels are classified as merchants that provide lodging, and includes establishments such as "bed and breakfast" and other inns, resorts, cabins, and hostels.

Travel Agencies are classified as merchants that primarily provide travel information and booking services. Such merchants act as agents on behalf of travelers in booking and ticketing air, land, or sea transportation or lodging accommodations, including plane flights, bus tours, sea cruises, car rentals, rail transportation, and lodging.

Tour Operators are classified as merchants that arrange and assemble tours for sale through a travel agent or directly to the consumer.

Cruise Lines are classified as merchants that provide passenger transportation on the open seas or inland waters for the purpose of vacation or pleasure. Such merchants typically offer food, entertainment, and cabin accommodations inclusive in the fare, and operate predefined and advertised routes.

Bus Lines are classified as merchants that provide passenger bus transportation services that operate on a regular schedule over predetermined routes.

Automotive and Vehicle Rentals are classified as merchants that provide short-term or long-term rentals of cars, trucks, vans, or utility trailers.

Truck Rentals are classified as merchants that provide short-term rental or long-term leasing of trucks, vans, or utility trailers used for moving or hauling, and are rented on a do-it-yourself basis.

Boat Rentals are classified as merchants that primarily provide boat rental and leasing services, including fishing boats, non-crew houseboats, sail boats, powerboats, jet skis, and yachts.

Motor Homes and Recreational Vehicles are classified as merchants that rent motor homes, RVs, pop-up campers, tent trailers, and other recreational vehicles on a daily, short-term, or extended-term basis.

Campground and Trailer Parks are classified as merchants that provide overnight or short-term campsites for recreational vehicles, trailers, campers, or tents.

Automobile Parking Lots and Garages are classified as merchants that provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis.

Bridge and Road Fees/Tolls are classified as merchants that collect fees associated with toll roads, highways, and bridges.

Trains are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules, including railway commuter transportation.

Railroads are classified as merchants that provide long-distance passenger transportation which may or may not include overnight accommodations on the train during long distance travel.

Ferries are classified as merchants that provide local and suburban mass passenger

transportation over regular routes and on regular schedules.

Limousines and Taxicabs are classified as merchants that operate passenger automobile transportation services that do not operate on a regular schedule or an established route.

The eligible merchant purchase categories that you can earn 2 Points on are:

Restaurants are classified as eating places and include such places as cafes, bars, lounges and fast food restaurants.

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 HSBC Premier World Elite Mastercard® 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 Premier Rewards Department at **888.662.HSBC (4722)** or visit us online by logging into your Personal Internet Banking Account at **hsbcpremierusa.com**. Or you may write to the HSBC Premier Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about an HSBC Premier World Elite Mastercard® or Program will only be provided to persons named on the Account. If you have any questions regarding your HSBC Premier World Elite Mastercard®, contact HSBC Bank at **888.662.HSBC (4722)** or online at **hsbcpremierusa.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 888.662.HSBC (4722) or log in to your Personal Internet Banking Account at hsbcpremierusa.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 **hsbcpremierusa.com** or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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

Rewards Points for Travel Statement Credits must be redeemed by contacting the HSBC Premier Rewards Department at **888.662.HSBC (4722)**. 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 HSBC Premier World Elite Mastercard® 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 **hsbcpremierusa.com** or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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. You can use your HSBC Premier World Elite Mastercard® as payment, and when you do, you will earn Points.

There is currently no ticketing fee associated with booking reward Travel with the Travel Provider. 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 800.528.5054 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 hsbcpremierusa.com or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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 25,000 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 hsbcpremierusa.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 an 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 hsbcpremierusa.com) and at the time of booking.

There is currently no ticketing fee or booking fee associated with booking an airline ticket, hotel or car rental with the Travel Provider.

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 800.528.5054. 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 Time ("ET") Monday through Friday, and between 9:00 am and 5:30 pm ET 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 TSA Pre✓[®] Statement Credit

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

The Program grants you the option to redeem Points toward a statement credit when you pay for a TSA Pre✓[®] Application Fee using your HSBC Premier World Elite credit card and you possess the requisite amount of Points. Once you have applied for TSA Pre✓[®], and the charge for the Application Fee appears on your HSBC Premier World Elite credit card statement, you must contact the HSBC Premier Rewards Department to redeem your Points towards a statement credit on your HSBC Premier World Elite credit card Account.

Point Redemption for TSA Pre✓[®] Statement Credit must be redeemed by contacting the HSBC Premier Rewards Department at **888.662.HSBC (4722)**. 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 number 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 Application Fee must appear on your HSBC Premier World Elite credit card billing statement.

Statement credits will not be issued for a value greater than the price of the TSA Pre✓[®] Application Fee. You may only redeem Points for a statement credit against a TSA Pre✓[®] Application Fee that is purchased within the last ninety (90) days.

TSA Pre✓[®] enrollment is subject to the conditions of the party providing the service, including exclusions and limitations of liability.

TSA Pre✓[®] allows travelers flying on one of 12 participating carriers to leave on their shoes, light outerwear and belt, keep their laptop in its case and keep 3-1-1 compliant liquids/gels in a carryon bag. This program enables TSA to provide the most effective security in the most efficient way, while enhancing the passenger experience at U.S. airports.

Eligibility

U.S. citizens, U.S. nationals and lawful permanent residents are eligible to apply for TSA Pre✓®. Applicants may be ineligible due to:

- Incomplete or false application information.
- Violations of transportation security regulations.
- Disqualifying criminal offenses and factors can be found at www.tsa.gov/Disqualifying-Offenses-Factors

Trusted Traveler Groups

If travelers already belong to one of the trusted traveler groups below, they do not need to apply for TSA Pre✓®:

- Members of U.S. Customs and Border Protection's Global Entry, SENTRI and NEXUS programs. To learn more, visit dhs.gov/tt
- U.S. active duty military, National Guard and reserve members
- DoD civilian employees and certain other federal government employees, such as those with certain security clearances

Twelve carriers participate in TSA Pre✓®: Air Canada, Alaska Airlines, American Airlines, Delta Air Lines, Hawaiian Airlines, JetBlue Airways, OneJet, Southwest Airlines, Sun Country Airlines, United Airlines, US Airways and Virgin America. TSA Pre✓® operations are available at more than 150 U.S. airports.

To apply, HSBC Premier World Elite credit card clients must visit an enrollment center servicing the TSA Pre✓® application program to provide the required biographic information and valid identity/citizenship documentation. Applicants have the option to pre-enroll online at www.tsa.gov/tsa-precheck/apply to provide initial biographic information and make an appointment before visiting an enrollment center. A non-refundable application fee of \$85 per applicant will be charged at the time of application. If approved, membership is valid for five years. To request your credit contact the HSBC Premier Rewards Department, call **888.662.HSBC (4722)**, or call collect from anywhere in the world at 1.716.841.6866. Please allow 1-2 billing cycles for the \$85 statement credit to appear on your card statement.

Disclaimer

TSA Pre✓® is a Transportation Security Administration (TSA) program. Decisions to approve/deny applications are made solely by TSA. Mastercard has no influence over TSA's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to TSA. Information submitted by the applicant to TSA is not shared with Mastercard. Mastercard does not share account information with TSA. Mastercard does not have access to TSA records. Application fees must be paid at time of application submission.

TSA Benefit Redemption

As an HSBC Premier World Elite client, you are eligible for one free TSA Pre✓® Benefit redemption every five (5) years. While there is no limit on the number of Points Redemption for TSA Pre✓® Statement Credits that can be performed on an account, only one free TSA Pre✓® Benefit may be redeemed during a 5 year period. Once 5 years have passed from a TSA Pre✓® Benefit Redemption, the account will once again be eligible for a free TSA Pre✓® Benefit redemption.

Upon redemption of this benefit, no Points will be redeemed or removed from your Points balance. All other terms as detailed in the Points Redemption for TSA Pre✓® Statement Credit section apply to the free TSA Pre✓® Benefit.

Points Redemption for Travel Packages and Experiences

View the latest redemption options by logging into your Personal Internet Banking Account at hsbcpremierusa.com or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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 800.528.5054 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 [hsbcpremierusa.com](https://www.hsbcpremierusa.com) or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

- 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 Premier Rewards Department at **888.662.HSBC (4722)**.
- 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 [hsbcpremierusa.com](https://www.hsbcpremierusa.com) or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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 **hsbcpremierusa.com** or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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

If a Customer is unhappy with the merchandise for any reason, the Customer may exchange it within 30 days of redemption for an item of equal value. Customers choosing to exchange merchandise should contact the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

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 PREMIER REWARDS DEPARTMENT AT **888.662.HSBC (4722)** 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 **hsbcpremierusa.com** or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

If you redeem for a statement credit, it will be applied to your HSBC Premier World Elite Mastercard® 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 at any time by contacting the HSBC Premier Rewards Department at **888.662.HSBC (4722)** or by logging into your Personal Internet Banking Account at **hsbcpremierusa.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 Premier Service Center at **888.662.HSBC (4722)**, or call collect from anywhere in the world at 1.716.841.6866. Or, you may submit the change in writing to: HSBC Premier World Elite Mastercard® Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Premier World Elite Mastercard® Account Number and your signature.

Rewards for Miles

Rewards for Miles Terms and Conditions

View the latest redemption options by logging into your Personal Internet Banking Account at **hsbcpremierusa.com** or by calling the HSBC Premier Rewards Department at **888.662.HSBC (4722)**.

- > Customers who wish to participate in HSBC Premier Rewards for Miles ("Rewards for Miles") must first become a member of a participating airline frequent flyer/reward program, and obtain a frequent flyer/reward program number for each airline to which they would like to redeem Points for frequent flyer/reward program miles.
- > Only HSBC Premier World Elite Mastercard® customers ('Customers') are eligible to participate in Rewards for Miles.
- > Customers whose HSBC Premier World Elite Mastercard® credit card Accounts ('Accounts') are valid and in good standing will be eligible to transfer Points to a participating airline's frequent flyer/reward program account.
- > Timing for the redeemed Points to be converted to miles and posted to the Customer's airline frequent flyer/reward program account may vary by airline.
- > The conversion rate of Points for participating airline frequent flyer/rewards may vary by airline frequent flyer/ reward program.
- > Once Points are transferred to an airline frequent flyer/reward program, they will be

immediately deducted from your available Points balance. Points cannot be transferred to another participating airline's program.

- > HSBC Bank assumes no responsibility for Points transferred to any airline reward program account, or for the actions of any participating airline in connection with its reward program or otherwise.
- > Customers may transfer Points to any participating airline frequent flyer/reward program account providing all information submitted matches the airline frequent flyer/reward program account held by the participating partner. Incomplete or inaccurate information cannot be processed.
- > All questions or disputes regarding eligibility for redemptions within the Program or the use of Rewards for Miles will be decided by HSBC Bank at its sole discretion.
- > Fraud and abuse in relation to the earning and transfer of Points to the Program or Rewards for Miles may result in the forfeiture of accumulated Points, as well as the cancellation of a Customer's credit card(s).
- > The Customers are subject to, and must comply with, the rules of the airline frequent flyer/reward program(s) of the participating airline(s) frequent flyer/reward program in which they are enrolled. It is the sole responsibility of the participating airline's reward program to provide the Customer a copy of the relevant program rules upon his/her enrollment in their frequent flyer/reward program.
- > A participating airline frequent flyer/reward program may change its program rules, including regulations, policies, benefits and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.
- > Airline reward program participation in Rewards for Miles is subject to change upon notice.
- > HSBC Bank reserves the right to change the terms and conditions herein and Rewards for Miles at any time upon notice.
- > There is currently no minimum or maximum number of Points that can be transferred using Rewards for Miles.
- > By participating in Rewards for Miles, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.
- > In the event the participating airline frequent flyer/reward program is unable to identify the Rewards for Miles request and cannot apply the corresponding miles to the requested account, HSBC Bank will use its best efforts to identify and resolve the issue, which may include contacting the Customer. This may delay the posting of miles to the requested airline program account. If the issue cannot be resolved, the Points deducted for the Rewards for Miles transaction will be added back to the Customer's Program account at HSBC Bank.
- > Submission of a request to transfer Points to airline miles in Rewards for Miles will constitute complete acknowledgment and acceptance of the terms and conditions associated with participation in Rewards for Miles. In addition, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.

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 HSBC Premier World Elite Mastercard® 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 [hsbcpremierusa.com](https://www.hsbcpremierusa.com) or call the Rewards Department at **888.662.HSBC (4722)**. You may also request the latest Program Rules by contacting the HSBC Premier Rewards Department at **888.662.HSBC (4722)** or by logging into your Personal Internet Banking Account at [hsbcpremierusa.com](https://www.hsbcpremierusa.com).

Termination: The HSBC Premier World Elite 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 Premier World Elite Rewards Program.

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Inquiry hotline
888.662.HSBC (4722)
[hsbcpremierusa.com](https://www.hsbcpremierusa.com)