

HSBC Premier World Elite Mastercard® credit card

Rewards and Benefits Brochure



Table of contents

Travel Benefits

\$100 Air Travel Statement Credit	3
\$100 Annual Statement Credit for rides with Uber and Lyft	3
Travel Accident Insurance	3
Trip Cancellation/Trip Interruption Insurance	6
Agoda 10% Hotel Discount	9
Expedia 10% Hotel Discount	10

HSBC Premier World Elite Rewards Program

Program Rules	10
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Redemptions

Points Redemption for Travel Statement Credit	15
Points Redemption for Travel	15
Points Redemption for Online Travel Rewards	16
Cancellations and Changes for Online Travel Rewards	17
Points Redemption for TSA Pre✓® Statement Credit	19
TSA Benefit Redemption.....	20
Points Redemption for Travel Packages	20
Points Redemption for Gift Cards/Gift Certificates.....	20
Points Redemption for Charity	21
Terms & Conditions for the CharityChoice Card	21
Points Redemption for Merchandise	21
Shipping Charges	21
Return Policy.....	22
Warranty Information	22
Points Redemption for Cash	22
Points Redemption for Annual Fee Reimbursement.....	23
Rewards for Miles.....	23
Change of Address	24
Other Important Information.....	24

This brochure is effective June 2019 and replaces all prior brochures. To the extent there is a conflict between this brochure and any other disclosure, program description or advertising by any party, this brochure will control.

This brochure is for informational purposes and does not represent a contract or other agreement. Please review carefully.

Travel Benefits

\$100 Air Travel Statement Credit

The \$100 Air Travel Statement Credit ("Statement Credit") offer applies to new purchases (minus returns, credits and adjustments) 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 purchases (minus returns, credits and adjustments) made using your HSBC Premier World Elite Mastercard® credit card every year and posts to your Account 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. "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. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome. **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. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or 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. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **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. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **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 Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **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. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **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. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

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. **Covered Trip** means any pre-paid tour, trip or vacation: 1) that has been charged to the Insured Person's Account issued by the Policyholder; 2) occurring while the insurance is in-force; 3) which includes at least one overnight stay away from the Insured Person's primary residence; 4) with a destination that is more than seventy-five (75) miles from the Insured Person's primary residence; and 5) not exceeding sixty (60) days in duration. **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. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or 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. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

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 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 purchases (minus returns, credits and adjustments) 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 (see “Points Redemption for Travel Packages” 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).
- Annual Fee Reimbursement (see “Points Redemption for Annual Fee Reimbursement” 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 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 purchases (minus returns, credits and adjustments) 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 purchases (minus returns, credits and adjustments) 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 purchases (minus returns, credits and adjustments) 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 retail purchases (minus returns, credits and adjustments) (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✓®", the section entitled "Points Redemption for Annual Fee Reimbursement", 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).

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:

- 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 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. Multiple statement credits can be redeemed for the same ticket purchase as long as the total amount of the redemption does not exceed the amount of the purchase. Additionally, all statement credits redeemed for a given ticket purchase must be redeemed in a single Reward Redemption Order.

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, car rental bookings, transportation and experiences. Points may be redeemed beginning at a 20,000 Points level for an airline ticket, 5,000 Points level for a hotel booking, 2,500 Points level for car rental booking and with no minimum Points level for transportation and experiences bookings 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. Transportation and experiences bookings must be booked at least 7 days prior to travel date.

Points for airline ticket, hotel, rental car, transportation and experiences 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, car rental services, transportation and experiences. 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, car rental, transportation and experiences 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, car rental, transportation or experience 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, car rental, transportation and experiences 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, car rental, transportation or experiences 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 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, may be (1) non-cancellable and/or (2) non-refundable or include nonrefundable rates. Additionally, after reservations are booked using reward points, the reservation cannot be changed. If the car rental supplier allows the cancellation of a booking, the Travel Provider may require a processing fee to complete the requested cancellation. Points may not be used for any applicable Travel Provider fees.

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.

Transportation Bookings

Reservations booked using any payment method, including but not limited to reward points, are non-refundable for any reason. Additionally, after reservations are booked using reward points, the reservation cannot be changed or cancelled. Additional restrictions may apply.

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

Experiences Bookings

Reservations booked using any payment method, including but not limited to reward points, are non-refundable for any reason. Additionally, after reservations are booked using reward points, the reservation cannot be changed or cancelled. Additional restrictions may apply.

Customer is responsible for reading and accepting the Travel Provider terms and conditions relating to experiences purchases as well as change and cancellation policies. Additional experiences 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 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

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 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 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** 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 **hbscpremierusa.com**.

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

Points Redemption for Annual Fee Reimbursement

The Program grants you the option to redeem Points toward a statement credit in the amount of your Annual Fee you if possess the requisite number of Points. Once the Annual Fee has posted to your Account, you must contact the HSBC Premier Rewards Department at **888.662.HSBC (4722)** to redeem your Points towards an Annual Fee Reimbursement statement credit on your HSBC Premier World Elite Mastercard® Account.

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 Annual Fee must appear on your HSBC Premier World Elite Mastercard® billing statement. Statement credits will not be issued for a value greater than the amount of the Annual Fee. You may only redeem Points for a statement credit against an Annual Fee that has posted within the last ninety (90) days. Statement credits can be redeemed to reimburse for the Primary cardholder Annual Fee as well as for Authorized User Annual Fees.

Rewards for Miles

Rewards for Miles Terms and Conditions

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

- > Customers who wish to participate in HSBC Premier World Elite 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.

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.

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)