Welcome.

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HSBC Cash Rewards Mastercard® credit card

Program Rules Rewards Brochure
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This brochure is effective April 1, 2021 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 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 Cardmember, you, your spouse, or domestic partner and your dependent children will automatically be 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 Cardmembers 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 Cardmembers. 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 of 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 as 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. Cardholder 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. 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, debit card, charge plate, credit plate, debit card or other identification card or device issued to you. 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. 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 claim. 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, disease, 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 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

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.
HSBC Rewards Program

Program Rules

The HSBC Rewards Program Rules ("Program Rules") apply to the HSBC Cash Rewards Mastercard® credit card ("Cash Rewards Credit Card" or "Account") issued by HSBC Bank USA, N.A. ("HSBC Bank."). Engage People Inc. ("Engage") is the Rewards Program Administrator ("Program Administrator"). Priceline.com ("Priceline") is the Travel Provider.

Overview

As a holder of the HSBC Cash Rewards Mastercard® credit card ("Customer"), you are enrolled in the HSBC Rewards Program (also referred to as the "Program"). Participation in the Program gives you the opportunity to enjoy all the benefits of the Cash Rewards Credit Card, including HSBC Rewards Cash Rewards ("Cash Rewards"). With this benefit you will earn 1.5 "Cash Rewards" for every dollar charged in new purchases (minus returns, credits and adjustments) using your Cash Rewards Credit Card (see "Cash Rewards Accumulation" for details). You may choose to use your Cash Rewards towards available redemption options described in these Program Rules, see Redemptions for more details:

- Cash
- Travel
- Gift Cards/eGift Cards
- Charity
- Merchandise Items

As an HSBC Cash Rewards Mastercard® Customer, you may be eligible to receive an “Anniversary Bonus”. (See “Anniversary Bonus Eligibility and Accumulation” 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 Cash Rewards towards available redemption options. To contact the HSBC Rewards Department, call 1-888-385-8916, or call from anywhere in the world at 1.716.841.7212.

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).

Each time you access and use the HSBC Rewards site, you agree to these Program Rules, the general provisions of this Agreement and HSBC’s and Engage’s privacy statements located at, respectively, www.us.hsbc.com/online-privacy-statement/ and www.engagepeople.com/privacy, which form a part of this Agreement.

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 Cash Rewards.

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 Cash Rewards 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.

Cash Rewards Accumulation

The Program currently provides one-and-a-half (1.5) Cash Rewards for every dollar charged in new purchases (minus returns, credits and adjustments) to your Cash Rewards Credit Card. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your Cash Rewards Credit Card, less refunds, returns, credits, and plus or minus any adjustments to your Account. Net purchases are rounded to the nearest dollar. Cash Rewards 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 Cash Rewards Accumulation” for details).

You must activate your Cash Rewards Credit Card to earn Cash Rewards. There is no annual limit on the amount of Cash Rewards that can be accumulated in an Account Year (each 12-month calendar year). Cash Rewards 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 1.5 Cash Rewards for every dollar you spend on all other new, net retail purchases (see “Eligible Purchases” for details).

From time to time, you may be offered special promotions that give you additional opportunities to earn Cash Rewards ("Bonus Cash Rewards") in other ways than described above. Promotional offers may limit the amount of Bonus Cash Rewards earned.

Any transactions made with your Cash Rewards Credit Card in a currency other than U.S. dollars will be converted to U.S. dollars before calculating earned Cash Rewards.

Your Cash Rewards cannot be applied as payment or to the balance of your Account, except as specified in the section entitled "Redemptions". If you redeem your Cash Rewards 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 Cash Rewards accumulation at any time without prior notice to the Customer (see “Other Important Information” for details).

Cash Rewards Anniversary Bonus Eligibility and Accumulation

Accounts applied for on or before October 27, 2019 are eligible for an Anniversary Bonus as detailed below. Any Account with an application date of October 28, 2019 or later is not eligible for an Anniversary Bonus. On an annual basis, you may be eligible to receive an Anniversary Bonus. In order to receive the Anniversary Bonus, your Account must remain Active and be in Good Standing on the anniversary date. For the purpose of the Anniversary Bonus, “Active” is defined as having any single transaction in the year that qualifies for Cash Rewards. The year begins on the day your Account is enrolled in the Rewards Program which is within 1-2 days of opening your new Account.

The Anniversary Bonus will be a 10% bonus on all Cash Rewards earned in each year. Your Anniversary Bonus will be added to your Rewards Program account on your anniversary date. Should your Account cease to be Active from one anniversary to the next, you will not be eligible to receive the Anniversary Bonus that year. If your Account returns to being Active from the next anniversary date and on, you will be eligible to receive the Anniversary Bonus. Should your Account not be in Good Standing at the time of your anniversary, you will not be eligible to receive the Anniversary Bonus that year. If your Account subsequently returns to Good Standing and is Active you will be eligible for an Anniversary Bonus the following year, if your Account remains Active and is in Good Standing on the anniversary date. Your Anniversary Bonus will be added to your Rewards Program account and can be redeemed in the same manner as all other Cash Rewards that you accumulate. (see “Redemptions” for details).

Cash Rewards Duration

Unless used or terminated under these Program Rules, Cash Rewards do not expire. If there are at least 12 months of inactivity (18 months for California residents) on your Cash Rewards Credit Card, HSBC Bank reserves the right to close your Account. If HSBC Bank closes your Account due to inactivity, all of your accumulated Cash Rewards are immediately forfeited and will not be available for redemption, unless otherwise disclosed. If you close your Account or if you are no longer a Cash Rewards Credit Card customer, all of your accumulated Cash Rewards 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 Cash Rewards 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 Cash Rewards (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 Cash Rewards will be forfeited, unless otherwise disclosed.

Cash Rewards Combination

Cash Rewards from multiple HSBC Rewards Programs or other accounts issued by HSBC Bank may not be combined or pooled for redemption. When redeeming Cash Rewards, you may use Cash Rewards from only one HSBC Rewards Program Account for redemption. Any person whose name is included on the HSBC Rewards Program account may redeem Cash Rewards. HSBC Bank is not responsible and bears no liability for disagreements between participants concerning use of Cash Rewards accumulated in an HSBC Rewards Program account.

Cash Rewards Transfer to Other Parties

Cash Rewards may not be transferred to others for redemption. Cash Rewards are not the property of the participant in the Program. Cash Rewards 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 Cash Rewards 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 Cash Rewards.

Purchases Eligible to Earn Cash Rewards

Your Cash Rewards Credit Card purchases are eligible for Cash Rewards if they are made for your personal, family or household use. You may make eligible purchases anywhere your Cash Rewards Credit Card is accepted.

Transactions Not Eligible for Cash Rewards Accumulation

Any Cash Rewards accumulated through purchases for business or commercial use are subject to forfeiture. Other purchases and transactions not eligible for Cash Rewards accumulation include:

- Purchases that are returned or are to be credited to your Account.
- Cash Advances.
• 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 Cash Rewards balance is displayed on your monthly periodic billing statement, which will reflect any Cash Rewards posted as of the date your statement was produced.

If there is no activity and no balance on your Cash Rewards Credit Card Account, you will not receive a monthly periodic billing statement and you may not receive information concerning your accumulated Cash Rewards. If you have questions about your Cash Rewards or redemption levels, or to obtain current Program information, please contact our HSBC Rewards Department at 1-888-385-8916 or visit us online by logging into your Personal Internet Banking Account at us.hsbc.com. You may also write to the HSBC Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about a Cash Rewards Credit Card or Program will only be provided to persons named on the Account. If you have any questions regarding your Cash Rewards Credit Card, contact HSBC Bank at 1-888-385-8916 or online at us.hsbc.com.
Redemptions

You can redeem your Cash Rewards for available redemption options stated below and at any time consistent with these Program Rules. Cash Rewards cannot be offset against the Customer’s Account obligations to HSBC Bank.

**HSBC Bank reserves the right to increase or decrease required Cash Reward redemption amounts at any time without prior notice to the Customer. To view the latest redemption options and Cash Reward redemption amounts, as well as how to redeem your Cash Rewards, please call the HSBC Rewards Department at 1-888-385-8916 or log in to your Personal Internet Banking Account at [us.hsbc.com](http://www.hsbc.com).**

Gift Cards and eGift Cards will have terms and conditions, and you must use the Gift Cards or eGift Cards according to their restrictions, limitations and/or blackout periods (see “Cash Rewards Redemption for Gift Cards/eGift Cards” for details).

For travel-related options, you will be responsible for making reservations according to applicable terms and conditions. Except as specified below or on a Gift Card or eGift Card, redemption options have no cash or other value and may not be combined with other redemption options, offers or discounts.

**Cash Rewards Redemption for Cash (You have three (3) redemption options)**

(Pay with Rewards)

To offset a purchase by redeeming for a statement credit through Pay with Rewards, the purchase must appear on your transaction history within the last 90 days on the HSBC Rewards site. The statement credit will be applied to your Cash Rewards Credit Card Account. You may redeem Cash Rewards for the full amount of your eligible purchase. Cash Reward redemptions are reflected as soon as the next business day in your HSBC Rewards Account and, on a monthly basis, as credits on your monthly credit card statement. 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.

Note: An “ineligible purchase” means cash advances, interest and financing charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to your Account with your card or checks. We may establish other qualifying and non-qualifying transactions from time to time. Cash Reward redemptions through Pay with Rewards do not count towards your monthly minimum payment on your Cash Rewards Credit Card Account. You are responsible for paying the minimum amount which appears on your monthly Account statement, unless the statement credit brings your balance to zero.

(Statement Credit)

If you redeem for a statement credit, it will be applied to your Cash Rewards Credit Card 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.

(Direct Deposit)

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.

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

**Cash Rewards Redemption for Travel**

HSBC Travel is operated in conjunction with Priceline (“Travel Provider”), an independent third-party provider under contract with Engage (“Program Administrator”) to provide travel services for HSBC Bank. HSBC Travel enables Customers to shop for and book Travel related services such as airfare, hotel, car rental and related Travel activities (“Bookings”). Bookings are available from select suppliers directly on the Site and processed by Priceline. All Bookings are subject to availability.

Travel transactions made through HSBC Travel will be governed by this Agreement and Priceline’s Terms and Conditions and Privacy Policy (found, respectively, by logging into your HSBC Rewards account at [us.hsbc.com](http://www.hsbc.com) and at [www.priceline.com/privacy](http://www.priceline.com/privacy)). Accordingly, prior to concluding a transaction through HSBC Travel, you will be prompted to accept Priceline’s Terms and Conditions and Privacy Policy and must do so to conclude your HSBC Travel transaction. Neither HSBC Bank nor the Program Administrator will be a party to any such transactions entered into between you and the Travel Provider; thus, you must direct your comments, complaints or inquiries regarding any such transactions to the Travel Provider. Neither HSBC nor the Program Administrator has control over, and neither assumes responsibility for, the Travel Provider’s policies or practices or the content and services offered on and through its website. **BY ACCESSING AND USING HSBC TRAVEL, YOU EXPRESSLY RELEASE HSBC BANK AND THE PROGRAM ADMINISTRATOR FROM ANY AND ALL LIABILITY ARISING FROM ACCESS AND USE OF HSBC TRAVEL AND/OR TRAVEL PROVIDER’S WEBSITE INCLUDING LIABILITY IN RESPECT OF YOUR TRANSACTIONS THEREON, TRAVEL PROVIDER’S SERVICES, AND THE CONTENT DISPLAYED AND/OR DISTRIBUTED BY TRAVEL PROVIDER.** All questions related to Bookings made via HSBC Travel must be addressed directly with the Travel Provider.

Instructions on how to make a Booking can be found in the HSBC Rewards FAQ.

The number of Cash Rewards available in your Account for redemption, together with their corresponding value in US dollars, will be displayed on your screen while you are shopping on the HSBC Travel website; however, YOU MUST PAY FOR YOUR PURCHASE OF EACH TRAVEL BOOKING USING YOUR ELIGIBLE HSBC CREDIT CARD. The value of the Cash Rewards you choose to redeem towards your purchase will be credited to your Account as a statement credit. Accordingly, at checkout, you will be provided with the total purchase price of your Booking (including applicable fees, taxes and shipping charges) and prompted to choose the number of Cash Rewards you want to redeem towards your purchase (you may redeem Cash Rewards for between 0 and 100 percent of your purchase), although payment must be made in full with your eligible HSBC credit card. The amount of Cash Rewards you redeem will be deducted from your Account upon payment at checkout.

Please note: Your ability to pay for a Booking will be limited by the available credit on your HSBC credit card regardless of the number of Cash Rewards in your Account. Any fees or charges above and beyond the value of the Cash Rewards redeemed by you at check-out will be your responsibility and charged to your HSBC credit card, and no statement credit will be provided to you for such fees and charges.

Within 48-72 hours of your purchase you will receive a credit on your HSBC credit card statement reflecting the value of the Cash Rewards you redeemed.
There is currently no ticketing fee associated with booking reward Travel through the Travel Provider's website. A $30 Travel Booking Fee applies to each travel category booked by telephone agent with the Travel Provider (e.g., a booking made by telephone consisting of (1) air tickets, (2) hotel rooms, and (3) car rental would result in a $90 Travel Booking Fee). Any reservation changes made by telephone agent will incur a $30 Reservation Change Fee.

Customer is responsible for all airline-related fees which include but are not limited to facility charges, segment fees, ticketing, taxes, customs, baggage, security, fuel surcharges and other government imposed fees; and any expedites, special requests and exceptions.

Customer should reconfirm flight reservations at least 24 hours prior to departure. Customer must have valid Government-issued ID for airport check-in. Additional identification may be required for travel outside of the United States and is the Customer’s responsibility. Customer is also fully responsible for verifying all safety and security conditions for each destination selected. Airline ticket must be issued at the time of booking. Airline tickets cannot be redeemed for cash and have no cash value.

Customer is responsible for reading, accepting and adhering to terms and conditions for airline ticket, hotel, and car rental at time of booking through HSBC Travel.

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 Cash Rewards credits granted.

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.

No cash or credit will be given for any unused portion of the ticket.

**Booking Confirmation, Fulfillment and Inquiries**

The Travel Provider will send you an automated notification email for every completed Booking. All airline ticket travel issued through the Travel Provider will be issued as E-tickets. If you do not receive a confirmation email for Booking information within 24 hours, please contact Priceline at 1.877.477.7441. You will receive an email confirmation from norwirk travel rewards us hsbc.com showing the number of Cash Rewards you redeemed for any Booking you made. You may also receive an email confirmation and/or Booking instructions directly from the supplier for your Booking. The email confirmations should be printed and saved for your records. Although you will pay for your Bookings through the Site, all Bookings will be handled directly by the Travel Provider. Neither HSBC nor Program Administrator will be responsible for any delays or issues in Bookings.

You must contact Priceline directly with any inquiries you may have about the Bookings you make through HSBC Rewards Travel, including if the Booking is unsatisfactory or not provided to you on time or at all, by contacting Priceline at 1.877.477.7441. If your inquiry is in regard to a specific Booking, you may call Priceline using the telephone number shown in your Booking confirmation.

**Cancellations, Changes, and Refunds for Online Travel Rewards**

All cancellations, changes and refunds are handled by the Travel Provider. The Travel Provider’s cancellation/refund policy shall govern these requests. Restrictions and limitations may apply. The cancellation policy is displayed during your check-out process and on your Booking confirmation. IF THE SUPPLIER AGREES TO REFUND YOUR BOOKING, YOU WILL RECEIVE THE FULL AMOUNT OF THE PURCHASE PRICE (WHICH WILL INCLUDE APPLICABLE FEES, TAXES AND SHIPPING CHARGES BUT WILL BE REDUCED BY ANY APPLICABLE CANCELLATION OR REFUND FEES) AS A CREDIT ON THE HSBC CREDIT CARD YOU USED TO MAKE YOUR PURCHASE. YOUR CASH REWARDS ACCOUNT WILL NOT BE CREDITED WITH ANY CASH REWARDS REGARDLESS OF THE NUMBER OF CASH REWARDS REDEEMED BY YOU TOWARDS SUCH BOOKING. You should receive such credit within 48-72 hours of receiving confirmation from the Travel Provider that you are entitled to a refund.

**Cash Rewards Redemption for Gift Cards/eGift Cards**

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at 1-888-385-8916.

- Certain Gift Cards/eGift Cards may require a minimum purchase from the participating merchant.
- Gift Cards/eGift Cards 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/eGift Cards are void if altered or where prohibited by law. The Gift Card/eGift Cards must be presented in its original form for exchange requests. The Gift Card/eGift Cards cannot be damaged or altered in any way.
- Gift Cards/eGift Cards can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Gift Cards/eGift Cards. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Rewards Department at 1-888-385-8916.
- If you plan to travel and have a question about the use of a Gift Card/eGift Cards outside of the United States, we recommend contacting the merchant directly.

Gift Card/eGift Card 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/eGift Cards which can be found for each merchant in the online rewards catalog. Please see the merchant’s Gift Cards/eGift Cards website for additional terms and conditions, which are subject to change at merchant’s sole discretion, if permitted by law.

**Cash Rewards Redemption for Charity**

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at 1-888-385-8916.

Customers can redeem Cash Rewards 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.
Clearance items cannot be returned unless they are defective or the incorrect item was shipped. opened CDs/DVDs/games, copyrighted materials such as sheet music, refurbished products, quantity or special buy items. heads), baby products (e.g., car seats, strollers containing car seats, diapers, breast pumps), perishable goods, Soda Stream products. PLEASE NOTE THAT THESE ITEMS CANNOT BE RETURNED: All gift cards, Apple products, jewelry, watches, sunglasses, Apple Care or visit an Apple store for assistance. product. Apple product purchases are final and cannot be returned. For any and all Apple product defects, you must contact the manufacturer for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. is defective and you want to return it more than seven (7) calendar days after delivery, please contact the manufacturer directly for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. 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. HSBC Bank and the Program Administrator reserve the right, in their discretion, to refuse to ship items purchased through the Program to certain addresses. In the event that we choose not to ship an item to you, we will attempt to notify you by email and the total amount of Cash Rewards charged will be credited back to your Account. Incorrect or Damaged 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 REWARDS DEPARTMENT AT 1-888-385-8916 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. Return Policy If your item is defective or damaged when delivered to you, or if an incorrect item is delivered to you, please notify us within seven (7) calendar days of such delivery and we will accept its return. You must return the item, in its original packaging, together with all original manuals, cords, and accessories. If you otherwise are not satisfied with your product, please notify us within fourteen (14) calendar days of delivery and we will accept its return. You must return the item, in its original packaging, together with all original manuals, cords, and accessories. In the event that a returned order is missing original materials, in our sole discretion, we may choose to reject the return or deduct the value of the missing materials from the total Cash Rewards refund amount. For defective items or incorrect shipments, the return shipping charges will be covered by HSBC. Otherwise, return shipping charges are your responsibility and will be calculated depending on the size and weight of the Merchandise and your location. If the item is defective and you want to return it more than seven (7) calendar days after delivery, please contact the manufacturer directly for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. For any and all Apple product defects, you must contact Apple Care or visit an Apple store for assistance. PLEASE NOTE THAT THESE ITEMS CANNOT BE RETURNED: All gift cards, Apple products, jewelry, watches, sunglasses, cosmetics, health and personal care items (e.g., razors, shavers, epilators, flat irons, curlers, massagers, toothbrushes, shower heads), baby products (e.g., car seats, strollers containing car seats, diapers, breast pumps), perishable goods, Soda Stream machines, hazardous goods, barbecues, bedding, pillows, sheets, books, motorized vehicles, phones, headphones, clothing, opened CDs/DVDs/games, copyrighted materials such as sheet music, refurbished products, quantity or special buy items. Clearance items cannot be returned unless they are defective or the incorrect item was shipped. Customers choosing to return merchandise should contact the HSBC Rewards Department at 1-888-385-8916.
Shopping Cart
Merchandise orders that you place in your shopping cart are only pending orders. Pending orders are not shipped, and Cash Rewards are not deducted from your Account until your order is confirmed. To update your Merchandise quantity and selections in your shopping cart, follow the prompts and then select “Update Cart.” To remove an item from your cart, click on the “Remove” button next to the item name. All items left in your shopping cart will be removed when you sign out or when your account times out.

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
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, goods, 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.

ENGAGE, HSBC BANK, AND THEIR RESPECTIVE PARENTS, SUBSIDIARIES AND AFFILIATES SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Address Changes
If you wish to make a physical or e-mail address change, you may contact the HSBC Service Center at 1-888-385-8916, or call from anywhere in the world at 1.716.841.7212. Or, you may submit the change in writing to: Cash Rewards Credit Card Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your Cash Rewards Credit Card Account Number and your signature.

Other Important Information
Redemption Options: All redemption options are subject to availability and the rules and restrictions of suppliers. Cash Rewards 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 disclaim 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 have 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 do 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 do not make any guarantees, warranties or representations of any kind, expressed or implied, with respect to products, services or merchandise, nor do 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 DISCLAIM 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.

Retailer and Other Third-Party Websites
Each retailer or other supplier is responsible for its own merchandise and HSBC Bank, Program Administrator and the Travel Provider do not endorse or take responsibility for the quality or functionality of merchandise offered on any retailer’s or other supplier’s website. Further, while we facilitate your use of Cash Rewards to make or receive a credit for purchases from participating retailers and other suppliers through Program, if you choose to visit a retailer’s or other supplier’s e-commerce site, whether by accessing it through a link on the Program website or otherwise, such retailer or other supplier will be responsible for all aspects of a purchase from such site, including order processing, order fulfillment, shipping and handling, billing and payment and customer service. HSBC Bank, Program Administrator and the Travel Provider will not be parties to any such transactions entered into between you and such retailer or other supplier; thus, in respect of any such purchases, you must direct your comments, complaints or inquiries regarding your purchases to such retailer or other supplier. All rules, policies (including privacy policies) and operating procedures of Retailers will apply to you while you are shopping on their sites, whether through the Program or otherwise.

The Program website may contain links to other third-party websites that are not owned or controlled by HSBC Bank, Program Administrator and the Travel Provider. HSBC Bank, Program Administrator and the Travel Provider not have control over, and neither assumes responsibility for, the policies or practices of any such third parties or the content and services offered on and through their websites. In addition, HSBC Bank, Program Administrator and the Travel Provider will not or cannot censor or edit the content of any third-party website (including that of any retailer or other supplier). By accessing the Program website, you expressly release HSBC Bank, Program Administrator and the Travel Provider from any and all liability arising from your access to and use of any retailer and other third-party website and the content displayed and/or distributed thereon. Accordingly, we strongly encourage you to be aware when you leave the Program website and enter a retailer or other third-party website, and to read the terms and conditions (including any privacy policy) of each such website that you visit.
Audits: HSBC Bank reserves the right to audit the Cash Rewards Credit Card Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Cash Rewards 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 Cash Rewards 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 Cash Rewards at any time and availability of any specific items is not guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at us.hsbc.com or call the Rewards Department at 1-888-385-8916. You may also request the latest Program Rules by contacting the HSBC Rewards Department at 1-888-385-8916 or by logging into your Personal Internet Banking Account at us.hsbc.com.

Termination: The HSBC 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 Cash Rewards.

HSBC Bank and/or Engage are responsible for operation and administration of the HSBC Rewards Program.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
Important information. Please read and save.
This Guide to Benefits contains detailed information about insurance and other services you can access as a preferred cardholder. This Guide supersedes any Guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.

“Card” refers to World Mastercard® card and “Cardholder” refers to a World Mastercard® cardholder.
World Mastercard Digital Merchant Offers

Program Description:
Enjoy exclusive offers with popular digital brands on every day, time-saving products and services.

Eligibility:
To be eligible for these offers, you must be a cardholder who holds a World Mastercard Credit Card issued by a U.S. financial institution.

How to Use the Offers:
Visit www.mastercard.us/worldoffers for information on how to avail the offers.

Terms & Conditions:
Visit www.mastercard.us/worldoffers for a full list of current digital merchant offers and applicable terms & conditions.

Mastercard ID Theft Protection™

Program Description:
Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility:
All Mastercard consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

Service Provider:
ID Theft Protection is provided by Generali Global Assistance, Inc. More information about this service provider is available at: https://mastercardus.idprotectiononline.com/.

Access:
To receive ID Theft Protection, you must enroll at: https://mastercardus.idprotectiononline.com/. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact 1-800-Mastercard if you believe you have been a victim of identity theft.

Charges:
There is no charge for ID Theft Protection, it is provided by your financial institution.

Program Provisions for Mastercard ID Theft Protection:
To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment. Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: https://mastercardus.idprotectiononline.com/.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar service takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard or please see https://mastercardus.idprotectiononline.com/.

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

Personally Identifiable Information (PII)
Compromised Credentials monitors for a combination of email address /username /password /security questions located within:
- Hacker account dump sites
- Hacktivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Consumer’s high-risk transactions with more than 300 of the nation’s largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer’s identity (i.e. when accessing a credit report). Monitored transactions include:
- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

Dark Web Monitoring provides monitoring of underground web pages people can visit without third parties being able to trace the location of the web visitors or the web page publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

Credit Information
Single Bureau Credit Monitoring monitors a Consumer’s TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumer’s credit file are detected so they can take immediate action to minimize damage.
Additional Information

Small Business ID Theft Protection upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer’s business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets and criminal forums.

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

Access to Resolutions Specialists, which assigns a personal case manager to help take care of everything.

Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

Online Fraud Alerts allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

Cellular Wireless Telephone Protection

Key Terms

Throughout this benefit, you and your refer to the Cardholder. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

Account Holder means a person to whom an Eligible Account is issued and who holds the Eligible Account under his or her name.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the Administrator if you have questions regarding this coverage or would like to make a claim. The Administrator may be reached by phone at 1-800-Mastercard.

Authorized User means a person who is recorded as an Authorized User of an Eligible Account by the Account Holder and who is authorized by the Account Holder to make payments to the Eligible Account.

Cardholder means the Account Holder or Authorized User of an Eligible Account in good standing.

Covered Card means the Mastercard® card linked to your Eligible Account.

Eligible Account means the account associated with the Cardholder’s U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the Group Policy.

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the Eligible Person’s monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.

Eligible Person means a Cardholder who charges his or her monthly bill for an Eligible Cellular Wireless Telephone to his or her Covered Card. No person or entity other than the Eligible Person(s) described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the Group Policy. Representations or promises made by anyone that are not contained in the Group Policy are not part of your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the Group Policy, the terms of the Group Policy govern your coverage.

Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Stolen means taken by force and/or under duress or a loss which involves the disappearance of an Eligible Cellular Wireless Telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly Eligible Cellular Wireless Telephone bill to your Covered Card. You are eligible for
The following items are excluded from coverage under the similar clause found in other insurance or indemnity language. This "noncontribution" clause will take precedence over a no event will this coverage apply as contributing insurance. Amounts not covered by any other insurance or indemnity. In indemnity available to you. Coverage is limited only to those Coverage is excess of any other applicable insurance or

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your Covered Card; and

2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your Eligible Cellular Wireless Telephone bill with your Covered Card.

B. The kind of coverage you receive:

• Reimbursement for the actual cost to replace or repair a Stolen or damaged Eligible Cellular Wireless Telephone.

• Coverage ends on the earliest of: The date you no longer are a Cardholder; the date the Covered Card is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the Group Policy; the date the participating organization ceases to participate in the Group Policy; the date the Group Policy is terminated.

C. Coverage limitations:

Coverage for a Stolen or damaged Eligible Cellular Wireless Telephone is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is $600 per claim for World Mastercard, and $1,000 per Covered Card per 12 month period. Each claim is subject to a $50 deductible. Coverage is limited to two (2) claims per Covered Card per 12 month period.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered:

The following items are excluded from coverage under the Group Policy:

• Eligible Cellular Wireless Telephone accessories other than the standard battery and standard antenna provided by the manufacturer;

• Eligible Cellular Wireless Telephones purchased for resale or for professional or commercial use;

• Eligible Cellular Wireless Telephones that are lost or Mysteriously Disappear;

• Eligible Cellular Wireless Telephones under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;

• Eligible Cellular Wireless Telephones Stolen from baggage unless hand-carried and under the Eligible Person’s supervision or under the supervision of the Eligible Person’s traveling companion who is previously known to the Eligible Person;

• Eligible Cellular Wireless Telephones Stolen from a construction site;

• Eligible Cellular Wireless Telephones which have been rented or leased from a person or company other than a cellular provider;

• Eligible Cellular Wireless Telephones which have been borrowed;

• Eligible Cellular Wireless Telephones that are received as part of a pre-paid plan;

• Cosmetic damage to the Eligible Cellular Wireless Telephone or damage that does not impact the Eligible Cellular Wireless Telephone’s ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);

• Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;

• Damage or theft resulting from mis-delivery or voluntary parting from the Eligible Cellular Wireless Telephone;

• Replacement of Eligible Cellular Wireless Telephone(s) purchased from anyone other than a cellular service provider’s retail or Internet store that has the ability to initiate activation with the cellular service provider;

• Taxes, delivery or transportation charges or any fees associated with the service provided; and

• Losses covered under a warranty issued by a manufacturer, distributor or seller.

In addition, we shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the Group Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim

Call 1-800-Mastercard or go to www.mycardbenefits.com to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our Administrator within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

• Your card statement reflecting the monthly Eligible Cellular Wireless Telephone payments for the month preceding the date the Eligible Cellular Wireless Telephone was Stolen or suffered damage;
• A copy of your current wireless service provider’s billing statement;
• If a claim is due to damage, a copy of the repair estimate and photos of the damage;
• If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
• Any other documentation or information reasonably requested by us to support the claim.

Legal Disclosure
This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the Cardholder, at no additional charge.

The insurance benefits are provided under the Group Policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and EOC are governed by the Group Policy.

Effective date of benefits: This Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all Cardholders. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to Eligible Accounts issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your Eligible Account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The Group Policy is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the Group Policy is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the Group Policy, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the Group Policy.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the Group Policy, the Group Policy shall control.

Washington Residents: For Washington residents only, Evidence of Coverage (EOC) means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The EOC, Key Terms, and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the Group Policy, the Guide to Benefits shall control.

Mastercard Travel & Lifestyle Services
As a World Mastercard® cardholder, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® cardholder, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee**, and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

* Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by
Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

**Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying ‘prepaid hotel rate’ or ‘pay at local hotel rate’ hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we’ll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

***Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at Toll Free (US) +1 855 802 1387 during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. This benefit may be subject to change without prior notice. Please visit http://travel.mastercard.com/product/terms for the latest benefit information and terms & conditions.

**Mastercard Global Service™**

Mastercard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer’s approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

- Australia: 1-800-120-113
- Canada: 1-800-120-113
- United States: 1-800-Mastercard
- U.S. Virgin Islands: 800-870-866
- Mexico: 001-800-307-7309
- Germany: 0800-071-3542
- Portugal: 800-8-11-272
- Spain: 0800-8-11-272
- Ireland: 1-800-55-7378
- United Kingdom: 0800-96-4767
- Italy: 800-870-866
- Virgin Islands: 1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at www.mastercard.com or call the United States collect at 1-636-722-7111.

**Account Information and Card Benefits:**

When in the United States, contact your card issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

**ATM Locations:**

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

**Mastercard Airport Concierge™**

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit www.mastercard.com or call mastercard.com/airportconcierge or consult your Travel Advisor.

This benefit may be subject to change without prior notice. Please visit www.mastercard.com/world or call 1-800-Mastercard for the latest benefit information.

**Account and Billing Information**

**Important:** Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution’s phone number should be available on your monthly billing statement or on the back of your card.