

HSBC Fusion BusinessCard credit card

Program Rules Rewards Brochure



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This brochure is effective November 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.

HSBC BusinessCard Rewards Program

Program Rules

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

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

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 Rewards Department, call **1-833-722-4722**, or call from anywhere in the world at **1-716-841-7855**.

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. HSBC reserves the right to disqualify any Accountholder and/or person from the Program if, in HSBC's sole judgment, that Accountholder or other person named on the Account has violated any of these Program Rules. Disqualification may result in termination of an individual or Accountholder'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.

In a consolidated pay option arrangement, the Accountholder is the Primary Applicant for the Account. Authorized users in a consolidated pay option account are not considered Accountholders for purposes of these Program Rules.

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 1.5 Points for every dollar charged in new purchases (minus returns, credits and adjustments) to your HSBC Mastercard® BusinessCard®. Net retail purchases include all purchases you and any authorized user(s) on your Account make for business purposes with your HSBC Mastercard® BusinessCard, less refunds, returns, credits, and plus or minus any adjustments to your Account. Net purchases are calculated to the nearest cent. 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).

For consolidated pay option accounts, Points, including any Bonus Points, from all subsidiary accounts will be the property of the Accountholder. There is no limit to the number of Points that can be earned in a billing cycle. For individual billing accounts, Points, including any Bonus Points, will be accumulated on each individual billing account. Only the individual Accountholder is eligible to redeem Points.

You must activate your HSBC Mastercard® BusinessCard 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.

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 Mastercard® BusinessCard 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 "Redemptions". 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 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 Mastercard® BusinessCard 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 Mastercard® BusinessCard 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.

Purchases Eligible to Earn Points

Your HSBC Mastercard® BusinessCard purchases are eligible for Points if they are made for business purposes only. You may make eligible purchases anywhere your HSBC Mastercard® BusinessCard credit card is accepted.

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.
- 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 day your statement was produced.

If there is no activity and no balance on your HSBC Mastercard® BusinessCard 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 Rewards Department at **1-833-722-4722** or visit us online by logging into your Evolve Account at evolve.us.hsbc.com. You may also write to the HSBC Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about an HSBC Mastercard® BusinessCard or Program will only be provided to persons named on the Account. If you have any questions regarding your HSBC Mastercard® BusinessCard, contact HSBC Bank at **1-833-722-4722**.

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. To view the latest redemption options and Point redemption amounts, as well as to redeem your points, please call the HSBC Rewards Department at 1-833-722-4722 or log in to your Rewards Account at rewards.us.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 "Points 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.

Points 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 Pay with Rewards page of the HSBC Rewards site. The statement credit will be applied to your HSBC Mastercard® BusinessCard Account. You may redeem Points for the full amount of your eligible purchase. Point 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. There must be sufficient points available in the HSBC Rewards account at the time of purchase authorization for a purchase to be eligible for Pay with Rewards. We may establish other qualifying and non-qualifying transactions from time to time. Point redemptions through Pay with Rewards do not count towards your monthly minimum payment on your HSBC Mastercard® BusinessCard Account. You are responsible for paying the minimum amount which appears on your monthly Account statement.

(Statement Credit)

If you redeem for a statement credit, it will be applied to your HSBC Mastercard® BusinessCard 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. business checking and savings accounts in your business' name are eligible. Ineligible HSBC deposit accounts include, but are not limited to, Certificates of Deposit, consumer 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.

Points 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 and at 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 Points 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 Points 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 Points you want to redeem towards your purchase (you may redeem Points 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 Points 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 Points in your Account. Any fees or charges above and beyond the value of the Points 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 Points 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 Rewards Points 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 noreply@mail.rewards.us.hsbc.com showing the number of Points 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 POINTS ACCOUNT WILL NOT BE CREDITED WITH ANY POINTS REGARDLESS OF THE NUMBER OF POINTS 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.

Points Redemption for Gift Cards/eGift Cards

View the latest redemption options by logging into your Rewards Account at rewards.us.hsbc.com or by calling the HSBC Rewards Department at **1-833-722-4722**.

- 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 **1-833-722-4722**.
- 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.

Points Redemption for Charity

View the latest redemption options by logging into your Rewards Account at rewards.us.hsbc.com or by calling the HSBC Rewards Department at **1-833-722-4722**.

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 via Amazon Shop with Points

Customers can redeem Points through Amazon Shop with Points. Terms and conditions applicable to redeeming your HSBC Rewards Points through Amazon Shop with Points can be found at www.amazon.com/hsbcreward.

Points Redemption for Merchandise

View the latest redemption options by logging into your Rewards Account at rewards.us.hsbc.com or by calling the HSBC Rewards Department at **1-833-722-4722**.

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. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options. The Customer will be notified if an ordered merchandise item or Gift Card has been discontinued,

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 items requiring truck delivery, the Customer should notify the supplier to determine the scheduled delivery 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 and Delivery

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. Deliveries cannot be made to rural routes. Gift Cards can be delivered to post office boxes but only select other redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Only Gift Cards, but not Merchandise, can be delivered to a Post Office Box. Large products typically are shipped via common carrier truck lines that provide curbside delivery only. Shipping time will depend on the redemption option requested and generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes the Customer's request. eGift Cards will be sent to the Customers within approximately twenty-four (24) hours after receipt of order. We will attempt to notify you if your items cannot be shipped within these time periods. Delivery dates are not guaranteed although orders made after December 1 are not likely to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. 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.

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 Points 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 **1-833-722-4722** 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.

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 with 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 Points 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. Apple product purchases are final and cannot be returned. 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 **1-833-722-4722**.

Shopping Cart

Merchandise orders that you place in your shopping cart are only pending orders. Pending orders are not shipped, and Points 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 **1-833-722-4722**, or call collect from anywhere in the world at **1-716-841-7855**. Or, you may submit the change in writing to: HSBC Mastercard® BusinessCard Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Mastercard® BusinessCard 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 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 Points 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 HSBC Mastercard® BusinessCard 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 is not guaranteed. For current Redemption levels and availability, go to your Rewards Account at rewards.us.hsbc.com or call the HSBC Rewards Department at **1-833-722-4722**. You may also request the latest Program Rules by contacting the HSBC Rewards Department at **1-833-722-4722** or by logging into your Rewards Account at rewards.us.hsbc.com.

Termination: The HSBC BusinessCard 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 Engage are responsible for operation and administration of the HSBC BusinessCard Rewards Program.

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Inquiry hotline
833.722.HSBC (4722)
us.hsbc.com/chatwithus