

HSBC Cash Rewards Mastercard® credit card

Rewards and Benefits Brochure



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

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

Travel 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 be automatically insured against accidental loss of life, limb, sight, speech or hearing occurring on a common carrier covered trip while 1) riding as a passenger in, entering or exiting any common carrier on which you have purchased passage; or 2) riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any courtesy transportation provided without a specific charge; and while traveling on such conveyance to or from the airport, terminal or station immediately preceding the departure of the scheduled common carrier on which you have purchased passage or immediately following the arrival of the scheduled common carrier on which you were a passenger; or 3) while at the airport, terminal or station at the beginning or end of the common carrier covered trip. If the purchase of the common carrier passenger fare is not made prior to your arrival at the airport, terminal or station, coverage will begin at the time the cost of the common carrier passenger fare is charged to your account.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Consumer Credit Card 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 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. **Commutation** means travel between your residence and regular place of employment. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Courtesy Transportation** means transportation provided without charge by a rental car agency, airport or hotel which transports you from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station. **Covered Loss** means accidental bodily injury or loss of life of an Insured Person. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Injury** means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, or loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Life** means death, including clinical death, as determined by the local governing

medical authority where such death occurs within 365 days after an Accident. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Primary Insured Person** means the insured person who has a direct relationship with the policyholder. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not cover loss resulting from any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency. 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria. 3) an Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation; 4) the Insured Person being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; 5) the Insured Person being under the influence of any narcotic at the time of the Accident. This exclusion does not apply if the narcotic is taken and used as prescribed by a Physician; 6) the Insured Person participating in parachute jumping from an aircraft; 7) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 8) a declared or undeclared War, or 9) Commutation.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-61

Answers to specific questions can be obtained by calling 866-977-5098. To make a claim please call 855-378-9448.
Plan Administrator: HSBC Travel Insurance
Marsh Sponsored Programs, a Division of Marsh USA Inc.
12421 Meredith Drive
Urbandale, IA 50398

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"). Maritz Motivation Solutions Inc. ("Maritz") is the Rewards Program Administrator ("Program Administrator"). Quality Reward Travel, LLC, ("QRT"), an affiliate of Maritz, is the Travel Provider.

Overview

As a holder of the HSBC 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:

- Cash (see "Cash Rewards Redemption for Cash" for details).
- Travel (see "Cash Rewards Redemption for Travel Statement Credit", "Cash Rewards Redemption for Travel", "Cash Rewards Redemption for Online Travel Rewards", and "Cash Rewards Redemption for TSA Pre✓® Statement Credit" for details).
- Travel Packages (see "Cash Rewards Redemption for Travel Packages" for details).
- Gift Cards/Gift Certificates (see "Cash Rewards Redemption for Gift Cards/Gift Certificates" for details).
- Charity (see "Cash Rewards Redemption for Charity" for details).
- Merchandise Items (see "Cash Rewards Redemption for Merchandise" for details).

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 **888.385.8916**.

Following are important rules that apply to the Program. Please read these Program Rules, and save them and any amendments or supplements for future reference (See "Changes" under "Other Important Information" for details).

Participation

The Program and its benefits are offered at the sole discretion of HSBC Bank. To participate, you must be:

- A customer in good standing with HSBC Bank (see "Good Standing" for details).

- An individual – corporations, partnerships and other entities may not participate.

HSBC Bank reserves the right to disqualify any person from the Program if, in HSBC Bank's sole judgment, that person or another person named on the Account has violated any of these Program Rules. Disqualification may result in termination of an individual's participation in the Program, termination of the participation in the Program of others named on the Account and loss of any or all accumulated Cash Rewards.

Good Standing

Your Account is in good standing as long as you fully comply with the terms and conditions in your Cardmember 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 Cardmember 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 period). 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 retail purchases (minus returns, credits and adjustments) (see "Eligible Purchases" for details).

From time to time, you may be offered special promotions that give you additional opportunities to earn 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 "Cash Rewards Redemption for Travel Statement Credit," the section entitled "Cash Rewards Redemption for TSA Pre✓[®]", and the section entitled "Cash Rewards Redemption for Cash". 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

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 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 Mastercard® 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.

Eligible Purchases

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.

- Credit Card Checks.
- Automated Teller Machine (ATM) withdrawals.
- Interest charges, Finance charges, fees and certain other non-product/service transactions.
- Balance Transfers.
- Overdrafts.

Statements

Your HSBC Rewards 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 **888.385.8916** or visit us online by logging into your Personal Internet Banking Account at **us.hsbc.com**. Or you may 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 **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 Rewards redemption amounts at any time without prior notice to the customer. Please call 888.385.8916 or log in to your Personal Internet Banking Account at us.hsbc.com to view the latest redemption options and Cash Rewards redemption amounts.

When applicable, Rewards will be sent by First Class Mail, UPS or other carrier to the customer's billing address or other address specified by the customer. Select redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Delivery time will depend on the redemption option requested. Merchandise rewards generally take up to six (6) weeks after HSBC Bank receives, verifies and processes the customer's request. Gift Cards/Gift Certificates will be sent to customers approximately two (2) to four (4) weeks after receipt of order. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. If delivery will take longer, the customer will be notified. HSBC Bank, the Program Administrator, and their affiliates are not responsible for lost, stolen or destroyed redemption options items.

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

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

Cash Rewards Redemption for Cash

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 **888.385.8916**.

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.

If you select cash back as a direct deposit, only HSBC Bank USA, N.A. consumer checking and savings accounts in your name alone or as a joint accountholder are eligible. Ineligible HSBC deposit accounts include, but are not limited to, Certificates of Deposit, commercial deposit accounts, fiduciary accounts, and special purpose accounts. For the latest Terms & Conditions and eligibility details, call or visit us online.

Cash back redemption may be requested by contacting the HSBC Rewards Department at **888.385.8916** or by logging into your Personal Internet Banking Account at **us.hsbc.com**. Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

Cash Rewards Redemption for Travel Statement Credit

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 **888.385.8916**.

The Program grants you the option to redeem Cash Rewards toward a statement credit when you purchase an airline ticket yourself using your Cash Rewards Credit Card and you possess the requisite amount of Cash Rewards. Once you have purchased the airline ticket, and the charge for the ticket appears on your Cash Rewards Credit Card statement, you must contact the HSBC Rewards Department to redeem your Cash Rewards towards a statement credit on your Cash Rewards Credit Card Account.

Cash Rewards for Travel Statement Credit must be redeemed by contacting the HSBC Rewards Department at **888.385.8916**. The statement credit should appear within 1 (one) – 2 (two) billing cycles. Any request for a statement credit is final and cannot be revoked. Upon redemption, the applicable amount of Cash Rewards will be redeemed and removed from your Cash Rewards balance. There is no charge involved in requesting or receiving a statement credit. However, before we can fulfill the statement credit request, the airfare must appear on your Cash Rewards Credit Card billing statement. Statement credits will not be issued for a value greater than the price of the airline ticket and in available redemption increments. You may only redeem Cash Rewards for a statement credit against an airline ticket that is purchased within the last ninety (90) days. Multiple statement credits can be redeemed for the same ticket purchase as long as the total amount of the redemption does not exceed the amount of the purchase. Additionally, all statement credits redeemed for a given ticket purchase must be redeemed in a single Reward Redemption Order.

HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance by the airlines of the ticketed transportation purchased. All reservations and ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability.

Cash Rewards Redemption for Travel

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 **888.385.8916**.

The Program grants you the option to redeem Cash Rewards for a ticket on any airline that is approved by the Airline Reporting Corporation (ARC) for travel to any destination domestic or international. All tickets are subject to availability. Cash Rewards may be redeemed, for a credit toward an airline ticket up to the amount of the corresponding Maximum Dollar Value ("MDV") of the ticket, subject to the redemption offerings of the Program. MDV includes taxes, September 11th Security Fee and other airline surcharges. You will be required to pay for any cost associated with the airline ticket that exceeds the MDV. There are no blackout dates. Reward travel and companion travel may be purchased fully in the Cash Rewards increments listed on the redemption website or may be purchased using a combination of Cash Rewards plus 'cash', charging a portion of the cost to a credit card of your choice.

A ticketing fee for each ticket will apply for all the Travel Provider arranged travel flights and is not included in the MDV. You can use your Cash Rewards Credit Card as payment, and when you do, you will earn Cash Rewards. Airline ticket discounts may be applied toward any ticket, subject to availability and up to the MDVs as defined by the Program.

This redemption option cannot be combined with any other coupon or discount (one redemption per ticket). Charter flights, consolidator fares, and internet fares, are not eligible.

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

All airline ticket redemptions will be issued as electronic tickets (“e-tickets”) unless e-tickets are not available. The e-ticket confirmation will be emailed to the email address provided at time of booking. If paper tickets are requested when e-tickets were available, a service fee will be added for each ticket. A shipping/handling fee will be charged for all paper tickets. Airline tickets are non-refundable and non-transferable. If lost or stolen, airline tickets cannot be replaced. All returns and exchanges should be handled directly with the issuing airline. A fee per ticket may apply for any changes/cancellations/reissue to all airline tickets and customers will be responsible for these fees. All airline rules and restrictions apply. Rewards must be redeemed by contacting the HSBC Rewards Department at **888.385.8916** and your travel will be arranged by the Travel Provider. Companion tickets not covered with Cash Rewards are subject to all the Travel Provider issuance fees and restrictions. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the communication of airline schedule changes. Travel must be booked at least 1 business day prior to travel date. Customer should reconfirm flight reservations at least 24 hours prior to departure for domestic reservations, and 72 hours prior to departure for international reservations. Customer must have valid photo ID for airport check-in. Additional identification, such as a passport, visa, or certain health requirements, may be required for travel outside the United States and would be the customer’s responsibility to obtain. Travelers are also fully responsible for verifying all safety and security conditions for each destination selected. Ticket must be issued at the time of booking. Tickets cannot be redeemed for cash and have no cash value. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance by the airlines of the ticketed transportation. All reservations and ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Every effort will be made to accommodate the customer’s first choice of travel itinerary; however, pending availability, the Travel Provider reserves the right to choose the airline for airline tickets redeemed with Cash Rewards.

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.

Additional restrictions may apply.

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

Cash Rewards Redemption for Online Travel Rewards

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 888.385.8916.

The Program grants you the option to redeem Cash Rewards for airline tickets approved by the Airline Reporting Corporation (ARC), hotel bookings, car rental bookings, transportation and experiences. Cash Rewards may be redeemed beginning at a 10,000 Cash Rewards level for an airline ticket, 5,000 Cash Rewards level for a hotel booking, 2,500 Cash Rewards level for car rental booking and with no minimum Cash Rewards level for transportation and experiences bookings in the amount of each corresponding Maximum Dollar Value (“MDV”). For airline tickets, MDV includes taxes, September 11th Security Fee and other airline surcharges. Airline ticket must be booked at least 1 day prior to travel date. Hotel and car rental bookings must be booked at least 3 days prior to travel date. Transportation and experiences bookings must be booked at least 7 days prior to travel date.

Cash Rewards for airline ticket, hotel, rental car, transportation and experiences travel options may be redeemed online by logging in to your HSBC Personal Internet Banking Account at us.hsbc.com. Online Travel Rewards travel is arranged by The Travel Provider. The “Online Travel Rewards” site is a non-HSBC website. HSBC Bank has no control over the linked website and is not liable for your use of it. The Travel Provider makes arrangements with third-party suppliers for flights, hotel accommodations, car rental services, transportation and experiences. The Travel Provider is not an agent of the customer, or of other parties providing travel related services.

Online Travel Rewards travel may be purchased fully in Cash Rewards or may be purchased using a combination of Cash Rewards plus ‘cash’, charging a portion of the cost to an HSBC

credit card. When using a combination of Cash Rewards plus cash, the Cash Rewards-cost of Online Travel Rewards will be based on a combination of factors including itinerary, date and time of travel, and dollar value of travel. The amount of Cash Rewards needed for these Online Travel Rewards will be specific to your search terms and will be displayed dynamically at the time of search.

Travel issued by and booked with the Travel Provider is subject to all the Travel Provider issuance fees, restrictions and General Policies. Complete Travel Terms and Conditions for airline ticket, hotel, car rental, transportation and experiences bookings are available online on at "Online Travel Rewards" award search pages (accessible through us.hsbc.com) and at the time of booking.

When airline tickets are booked through the Online Travel Rewards award option, you will be charged a per airline ticket service fee of \$15 for flights (this cost is not included in the MDV). No service fees are charged for hotel, car rental, transportation and experiences bookings.

All airline ticket travel issued by the Travel Provider will be issued as E-tickets. The Travel Provider sends an automated notification email for every completed reservation. A confirmation email will be sent by the Travel Provider for all airline ticket, hotel and car rental bookings. If you do not receive a confirmation email for booking information within 24 hours, please contact the Travel Provider at 888.385.8916. The email confirmations should be printed and saved for your records.

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

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

Customer is responsible for reading, accepting and adhering to terms and conditions for airline ticket, hotel, car rental, transportation and experiences at time of booking through the Online Travel Rewards site.

Upon redemption, the applicable amount of Cash Rewards will be redeemed and removed from your Cash Rewards balance.

The Travel Provider and HSBC Bank, their affiliates and the Program are not responsible for the performance by the airlines of the ticketed transportation, hotel establishments, car rental, transportation and experiences providers.

All reservations and air ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Additional restrictions may apply.

Provided air ticket and hotel bookings are eligible for cancellation by the Travel Provider, any refund will be credited back to customer in the original form of payment.

Cancellations and Changes for Online Travel Rewards

Customer may call the Travel Provider during scheduled business hours between 8:00 am and 8:00 pm Eastern Standard Time ("EST") Monday through Friday, and between 9:00 am and 5:30 pm EST Saturday with any questions, including but not limited to changes or cancellation requests for their upcoming travel.

Airline Bookings

Each booked fare includes unique rules and restrictions ("Rules"). For purposes of these terms, a fare is the cost of the total air trip. The fare may include multiple segments (or, "stops" - i.e. connecting flights) and multiple classes of service (i.e. first class, coach). If multiple airline carriers are included on a single fare, the most restrictive airline carrier Rules and fees, as the case may be, will apply to all segments regardless of carrier. If a fare segment does not allow changes, then no changes will be allowed to any fare segment. If any fare segment is non-refundable, then all fare segments are non-refundable. Fare changes, if permitted, will be charged a service fee by the Travel Provider. Airline carrier rules prohibit name changes after an airline ticket has been issued. Fares may be non-refundable and in

some instances, may not allow any changes after issuance.

If customer makes a change to their fare directly through the airline carrier, the Travel Provider will not be able to make any further changes to the fare, however, program rules regarding changes or cancellations still apply.

The Travel Provider may require a processing fee(s) per fare segment to complete the requested changes. The Travel Provider imposed fees, when applicable, are in addition to airline carrier fees and/or any increase in fare. Cash Rewards may not be used for any applicable the Travel Provider fees.

Airline carrier will determine applicable change fees, and the Travel Provider will deduct those fees from the residual value of the original airline ticket before determining the amount available to be applied toward future travel. Airline carrier rules vary for credit usage, including but not limited to, requiring travel completion within one (1) year of issue date for the original ticket issued.

Customer is responsible for reading and accepting the Travel Provider terms and conditions relating to fare purchases as well as change and cancellation policies. Additional airline carrier Rules may apply.

Hotel Bookings

Hotel reservation availability may be subject to date restrictions during high-demand periods, and/or other special circumstances. Additionally, hotel reservations booked using Cash Rewards may be (1) non-cancellable, (2) non-refundable or include nonrefundable rates, and/or (3) may not permit room changes. Hotel reservation changes, if permitted for the hotel room rate (i.e., advanced purchase, membership, limited time offers) and room type (i.e. suite, concierge level rooms, or other specialty room types), will be charged a service fee charged by the Travel Provider. A fee of full amount paid (NO REFUND) may be assessed by the hotel for no shows.

Additional Rules may apply. Customer is responsible for reading and accepting The Travel Provider terms and conditions relating to hotel room purchases as well as change and cancellation policies. And, for more information on hotel policies, room availability and/or amenities, customer should contact the hotel directly.

Car Rental Bookings

Reservations booked using any payment method, including but not limited to reward Cash Rewards, may be (1) non-cancellable and/or (2) non-refundable or include nonrefundable rates. Additionally, after reservations are booked using Cash Rewards, the reservation cannot be changed. If the car rental supplier allows the cancellation of a booking, the Travel Provider may require a processing fee to complete the requested cancellation. Cash Rewards may not be used for any applicable Travel Provider fees. Additional restrictions may apply.

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

Transportation Bookings

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

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

Experiences Bookings

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

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

Cash Rewards Redemption for TSA Pre✓[®] Statement Credit

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Rewards Department at **888.385.8916**.

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

Cash Rewards for TSA Pre✓[®] Statement Credit must be redeemed by contacting the HSBC Rewards Department at **888.385.8916**. The statement credit should appear within 1 (one) – 2 (two) billing cycles. Any request for a statement credit is final and cannot be revoked. Upon redemption, the applicable number of Cash Rewards will be redeemed and removed from your Cash Rewards balance. There is no charge involved in requesting or receiving a statement credit. However, before we can fulfill the statement credit request, the Application Fee must appear on your HSBC Cash Rewards Credit Card billing statement.

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

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

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

Eligibility

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

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

Trusted Traveler Groups

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

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

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

To apply, HSBC Cash Rewards Credit Cardmembers must visit an enrollment center servicing the TSA Pre✓[®] application program to provide the required biographic information and valid identity/citizenship documentation. Applicants have the option to pre-enroll online at www.tsa.gov/tsa-precheck/apply to provide initial biographic information and make an appointment before visiting an enrollment center. A non-refundable application fee of \$85 per applicant will be charged at the time of application. If approved, membership is valid for five years. To request your credit contact the HSBC Rewards Department, call **888.385.8916**, or call from anywhere in the world at 1.716.841.6866. Please allow 1-2 billing cycles for the \$85 statement credit to appear on your card statement.

Disclaimer

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

Cash Rewards Redemption for Travel Packages

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 **888.385.8916**.

All Travel Packages are subject to limited availability, and to the terms, conditions and restrictions imposed by suppliers. New items may replace certain selections, and certain items may be discontinued at any given time. HSBC Bank may substitute a redemption option of equal or greater value without advance notice. The customer will be notified of such a change when ordering.

Cash Rewards must be redeemed by contacting the HSBC Rewards Department at **888.385.8916** and your redemption option will be arranged by the Travel Provider. HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance of airlines or any supplier of service, including but not limited to delivery, bankruptcy, changes, etc., for any service under this Program. Additional restrictions may apply.

Cash Rewards Redemption for Gift Cards/Gift Certificates

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 **888.385.8916**.

- Certain Gift Cards/Gift Certificates may require a minimum purchase from the participating merchant.
- Gift Cards/Gift Certificates are not exchangeable, refundable, or redeemable for cash or credit under any circumstances and are not replaceable in the event of loss, destruction after issuance or expired (if applicable).
- Gift Cards/Gift Certificates are void if altered or where prohibited by law. The Gift Card/Gift Certificate must be presented in its original form for exchange requests. The Gift Card/Gift Certificate cannot be damaged or altered in any way.
- Gift Cards/Gift Certificates can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Gift Cards/Gift Certificates. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Rewards Department at **888.385.8916**.
- If you plan to travel and have a question about the use of a Gift Card/Gift Certificate outside of the United States, we recommend contacting the merchant directly.

Gift Card/Gift Certificate merchants are in no way affiliated with HSBC Bank, nor are merchants considered sponsors or cosponsors of this Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners. Terms and conditions are applied to Gift Cards/Gift Certificates which can be found for each merchant in the online rewards catalog. Please see the merchant's Gift Cards/Gift Certificates website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

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 **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.

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.

Cash Rewards Redemption for Merchandise

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 **888.385.8916**.

All merchandise is subject to limited availability, and to the terms, conditions and restrictions imposed by suppliers. New items may replace certain selections, and certain items may be discontinued at any given time. HSBC Bank may substitute a redemption option of equal or greater value without advance notice. The customer will be notified of such a change when ordering. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options.

All merchandise is manufactured by independent suppliers, who may or may not issue standard warranties for their merchandise. Merchandise available in the Program may require assembly and/or batteries. Installation of merchandise is not included (unless indicated in the redemption option descriptions). Some merchandise items may require that the customer provide, or arrange to provide, assistance when unloading. In case of truck delivery, the customer will be notified of the manufacturer's scheduled shipping date. If the customer order consists of multiple items, please be advised that all items may not be delivered at the same time.

Shipping Charges

When applicable, Rewards will be sent by First Class Mail, UPS or other carrier to the customer's billing address or other address specified by the customer. Select redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Delivery time will depend on the redemption option requested and generally takes up to six (6) weeks after HSBC Bank receives, verifies and processes the customer's request. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. If delivery will take a longer time, the customer will be notified. HSBC Bank, the Program Administrator, and their affiliates are not responsible for merchandise items that are lost, stolen or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid. In the event that a shipment is sent in error, the customer should pay and provide a copy, of the paid receipt, to HSBC Bank for reimbursement. If a customer returns an item that is not damaged or defective, shipping costs for merchandise items are the responsibility of the customer.

Return Policy

Merchandise rewards cannot be returned or exchanged unless the merchandise arrived damaged, defective or if the wrong item was shipped. Returns and exchanges will only be accepted within 30 days after your receipt of the merchandise and for even exchange of the same item. Customers choosing to exchange merchandise should contact the HSBC Rewards Department at **888.385.8916**.

Incorrect or Damaged Goods: Customers will not be charged for return shipping costs of incorrect items received in error, or, for damaged or defective goods. Most deliveries occur without damage; however, in the rare event the customer should find damage or receive an incorrect item, THE CUSTOMER SHOULD CONTACT HSBC REWARDS DEPARTMENT AT **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.

Participating merchants are in no way affiliated with HSBC Bank, nor are the merchants considered sponsors or co-sponsors of the Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners.

Warranty Information

If there is a warranty associated with the merchandise, a copy of the manufacturer's warranty will be shipped with the item or may be obtained, if available, prior to ordering at no additional charge. Send item description and item number to: Warranty Department, P.O. Box 100, Fenton, MO 63099.

HSBC Bank, Program Administrator, and their respective parents, subsidiaries and affiliates make no guarantees, warranties or representations of any kind, expressed or implied, with respect to such services and/ or items, and shall not be liable for any loss, expense, accident or inconvenience that may arise in connection with the use of such services and/or items, or as a result of any defect in or failure of such services and/or items.

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

Change of Address

If you wish to make a physical or e-mail address change, you may contact the HSBC Service Center at **888.385.8916**. Or, you may submit the change in writing to: HSBC Credit Card Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC 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 DISCLAIMS ANY LIABILITY (WHETHER BASED IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE) FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR SPECIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH ACCESS TO OR USE OF THE WEBSITE (EVEN IF HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) INCLUDING LIABILITY ASSOCIATED WITH ANY VIRUSES WHICH MAY INFECT A USER'S COMPUTER EQUIPMENT. HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER DOES NOT MAINTAIN ANY CONTROL OVER THE MANUFACTURERS OF MERCHANDISE, THE ISSUERS OF GIFT CARDS OR OVER THE PERSONNEL, EQUIPMENT OR OPERATIONS OF ANY AIR, WATER OR SURFACE CARRIER, SHIP LINE, TRANSPORTATION COMPANY, HOTEL, RESTAURANT, TOUR COMPANY, OR OTHER PERSON OR ENTITY PROVIDING TRAVEL SERVICES, GENERAL SERVICES, GIFT CARDS, PRODUCTS OR ACCOMMODATIONS AS AN AWARD, OR ANY OTHER SUPPLIER, BECAUSE ALL SUPPLIERS OFFERING PRODUCTS AND/OR SERVICES THROUGH THE REWARDS PROGRAM ARE INDEPENDENT CONTRACTORS. ACCORDINGLY, HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER DOES NOT MAKE ANY GUARANTEES, WARRANTIES OR REPRESENTATIONS OF ANY KIND, EXPRESSED OR IMPLIED, WITH RESPECT TO PRODUCTS, SERVICES OR MERCHANDISE, NOR DOES HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER ACCEPT ANY LIABILITY FOR ANY LOSS, EXPENSE, DAMAGE OR INJURY INCURRED AS A RESULT OF ANY DEFECT IN OR FAILURE OF SUCH ITEMS. HSBC BANK, PROGRAM

ADMINISTRATOR AND THE TRAVEL PROVIDER SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER SHALL NOT BE LIABLE FOR ANY INJURY, DAMAGE, LOSS, EXPENSE, ACCIDENT, DELAY, INCONVENIENCE OR IRREGULARITY WHICH MAY BE CAUSED OR CONTRIBUTED TO: (1) BY ANY WRONGFUL, NEGLIGENT OR UNAUTHORIZED ACT OR OMISSION ON THE PART OF ANY SUPPLIER OF A REWARD OFFERING; (2) BY ANY DEFECT IN OR FAILURE OF ANY VEHICLE, EQUIPMENT, INSTRUMENTALITY, SERVICE, PRODUCT, OR ACCOMMODATION WHICH IS OWNED, OPERATED, FURNISHED, SOLD OR OTHERWISE USED BY ANY SUCH SUPPLIER; (3) BY ANY WRONGFUL, NEGLIGENT OR UNAUTHORIZED ACT OR OMISSION ON THE PART OF ANY OTHER PERSON OR ENTITY NOT UNDER OUR DIRECT CONTROL; (4) THE BANKRUPTCY OF ANY AIR OR OTHER TRAVEL CARRIER OR ANY RETAILER ISSUING GIFT CARDS; AND/OR (5) BY ANY OTHER CAUSE, CONDITION OR EVENT WHATSOEVER BEYOND OUR DIRECT CONTROL. IN NO EVENT WILL HSBC BANK, PROGRAM ADMINISTRATOR AND THE TRAVEL PROVIDER BE LIABLE FOR ANY PUNITIVE, SPECIAL, INDIRECT, OR CONSEQUENTIAL DAMAGES.

Audits: HSBC Bank reserves the right to audit the 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 isn't guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at us.hsbc.com or call the Rewards Department at **888.385.8916**. You may also request the latest Program Rules by contacting the HSBC Rewards Department at **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 Maritz 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.

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Inquiry hotline
888.385.8916
[us.hsbc.com](https://www.us.hsbc.com)