

HSBC's Rewards Marketplace - Terms and Conditions

These terms and conditions ('Terms') shall be applicable to the Cardholder(s) (as defined hereinafter)

(I) Eligibility

(II) Issuance of Points

(III) Redemption of Points

(IV) Fulfillment

(V) Miles/Hotel Points Redemption Conditions

(VI) General Conditions

(I) Eligibility

1. HSBC's Rewards Marketplace is open to '**Privé**' & '**TravelOne**' credit cardholders ('Cardholder(s)') issued by HSBC India (The Hongkong and Shanghai Banking Corporation Limited) ('HSBC' or 'Bank'), excluding Corporate Credit Cards holders, other HSBC Credit Cards and supplementary cardholder.
2. A Cardholder's participation in the rewards Programme is subject to a Cardholders account being (in HSBC's sole determination) in good standing during the Programme and at the time of fulfilment amongst others. Reward points will be forfeited for cards with status of blocked, delinquent and/or fraud.
3. If a Cardholder voluntarily terminates his Card account or has his Card account terminated by HSBC, at any time for any reason, both the primary and supplementary cardholders will be disqualified from participating in the rewards Programme. On termination of a Card account, any unutilised reward points shall be automatically cancelled and no longer be available for redemption by the Cardholder. The unutilised reward points shall not be transferable to any other card account of the Cardholder.
4. If a supplementary cardholder's account is terminated at any time for any reason, the primary Cardholder can continue to participate in the Programme unless HSBC determines otherwise.
5. Notwithstanding any matters stated in these terms and conditions, HSBC shall have the absolute discretion to determine the Card accounts eligibility to participate in the Programme and shall be entitled to disqualify any Card account and/or Cardholder from participating in the Programme without subscribing any reasons thereof.

(II) Issuance of Points

HSBC Privé Credit Card (Earn 5 points for ₹150 spent)

Reward Points earn rule logic:

1 reward point is awarded for every qualifying transaction of ₹30 spent. Only settled transactions will qualify for award of reward points. In case the purchase amount is not in multiples of ₹30, the balance amount will be carried forward and added up with the next transaction for awarding of points. When a purchase transaction is refunded or reversed the rewards posted to the Card account will be reversed. An illustration is provided below for your understanding:

Example:

| Transaction Date | Settled Transaction Amount (in ₹) | Eligible Amount to earn points (₹) | Carry-Forward amount (₹) | Points earned |
|-------------------|-----------------------------------|------------------------------------|--------------------------|---------------|
| 30 September 2024 | 130 | 120 | 10 | 4 |
| 1 October 2024 | 530 | (530+10) = 540 | 0 | 18 |
| 2 October 2024 | 510 | 510 | 0 | 17 |

Exclusion Criteria (HSBC Privé):

No reward points will be awarded on spending in the following categories and cash advances, any fees/charges, and disputed transactions.

| Merchant Group | Merchant Category Codes (MCC) |
|-------------------------------|--|
| Utilities | 4900 |
| Tax Payments | 9311 |
| Real Estate Agent and Manager | 6513 |
| Non- Financial Institutions | 6051 |
| Money Transfer | 4829 |
| Jewelry | 5944, 5094 |
| Insurance | 6300, 5960 |
| FUEL | 5541, 5983, 5172, 5542, 5552 |
| Financial Institutions | 6011, 6012, 6010 |
| E-wallets | 6540 |
| Bail & Bond Payments | 9223 |
| Education & Government | 9399, 8299, 8220, 8211, 8241, 8244, 8249, 9222, 9402, 9211, 9405 |

HSBC TravelOne Credit Card (Earn 2 points for ₹100 spends & 4 points on select categories)

Reward Points earn rule logic (Base earn):

1 Reward point is awarded for every qualifying transaction of ₹50 spent. Only settled transactions will qualify for award of reward points. In case the purchase amount is not in multiples of ₹50, the balance amount will be carried forward and added up with the next transaction for awarding of points. When a purchase transaction is refunded or reversed the rewards posted to the Card account will be reversed.

Accelerated Reward Points earn rule logic:

1 additional accelerated reward point is awarded, along with 1 base reward point for every qualifying transaction of ₹50 spent. Only settled transactions will qualify for award of reward points. Accelerated reward points will be awarded only on transactions on Airlines, Travel Aggregators & Foreign Currency Transactions (Excluding DCC). In case the purchase amount is not in multiples of ₹50, the balance amount will be carried forward and added up with the next eligible amount for Base Reward Points OR Airline/Travel Aggregator Bonus Points OR Foreign Currency (Non-DCC) Bonus Points at a transaction level. Please note that award of accelerated reward points are capped at 50,000 reward points per calendar month. Customers will continue to earn only base reward points on all subsequent transactions on reaching the monthly limit.

DCC transactions are transactions carried out in ₹ at an international location or at merchants which are in India but registered overseas. The international merchant recognizes that an Indian Credit Card has been used and gives you the option of paying in ₹. Whereas, in a non-DCC transaction, the payment is done in the foreign currency itself. Please note that only 1 bonus reward point will be awarded in case, an Airline/Travel Aggregator Spend on an eligible MCC is done in a foreign currency.

An illustration is provided below for your understanding:

Example:

| Transaction Date | Settled Transaction Amount (in ₹) | Settled + Carry Forward Amount | Eligible Amount to earn points (₹)* | Carry-Forward amount (₹) | Points earned Base (A) | Points Earned Accelerated (B) | Total Points (A+B) |
|---|-----------------------------------|--------------------------------|-------------------------------------|--------------------------|------------------------|-------------------------------|--------------------|
| 30-Sep-24 (Airlines) | 130 | 130 | 100 | 30 | 2 | 2 | 4 |
| 1-Oct-24 (Non-DCC International Spends) | 530 | 530 + 30 = 560 | 550 | 10 | 11 | 11 | 22 |
| 2-Oct-24 (Travel Aggregators) | 510 | 510+10 = 520 | 500 | 20 | 10 | 10 | 20 |

*Reward Points will be rounded down to nearest multiple of 50

The list of eligible MCC's for earning accelerated reward are provided below for your reference:

| Merchant Group | MCC |
|--------------------|--|
| Airlines | (3000-3069, 3071, 3075-3079, 3081-3090, 3094, 3096-3103, 3106, 3110-3112, 3115, 3117, 3118, 3125-3127, 3129-3133, 3135-3138, 3143-3146, 3148, 3151, 3154, 3156, 3159, 3161, 3164, 3165, 3167, 3170-3172, 3174-3178, 3180-3188, 3190-3193, 3196, 3197, 3200, 3203, 3204, 3206, 3211-3223, 3226, 3228,3229, 3231, 3233-3236, 3238-3243, 3245-3248, 3251-3254, 3256, 3259-3263, 3266, 3267, 3280, 3282, 3284-3287, 3292-3300, 3302, 4511) |
| TRAVEL AGGREGATORS | (4722, 4723) |

Exclusion criteria (HSBC TravelOne):

No reward points will be awarded on spending in the following categories and Cash advances, any fees/charges, and disputed transactions.

| Merchant Group | Merchant Category Codes (MCC) |
|-------------------------------|---|
| Utilities | 4900 |
| Tax Payments | 9311 |
| Real Estate Agent and Manager | 6513 |
| Non- Financial Institutions | 6051 |
| Money Transfer | 4829 |
| Jewelry | 5944, 5094 |
| Insurance | 6300, 5960 |
| FUEL | 5541, 5983, 5172, 5542, 5552 |
| Financial Institutions | 6011, 6012, 6010 |
| E-wallets | 6540 |
| Bail & Bond Payments | 9223 |
| Education & Government | 9399, 8299, 8220, 8211, 8241, 8244, 8249, 9222, 9402,9211, 9405 |

The following definitions apply to the programme:

1. 'Qualifying Transactions' shall mean posted retail purchases (including but not limited to HSBC Instalments, where only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude certain transactions on the basis of the relevant list of MCC codes depending on the card type. These exclusions will be determined based on the transaction descriptions reflected in HSBC's system and the Merchant Category Codes (MCC) from Visa/Mastercard. The transaction refers to all types of sales transactions (including but without limitation, bill payments, online purchases, mail and telephone orders and insurance payments). Non-sales transactions, including but without limitation, finance charges, cash advance and cash advance charges, late payment charges, balance transfer or annual fees are not included.
2. The number of points awarded and redeemed by a Cardholder can be viewed in the mobile banking app
3. When a purchase transaction is refunded or reversed the rewards posted to the Card account will be reversed
4. If a transaction (whether in whole or in part) is cancelled or reversed and the points awarded in respect of these transaction/s have been redeemed, HSBC reserves the right to charge the equivalent cash value of the redemption to the Card account or debit the equivalent number of points.
5. Points earned on the 'HSBC TravelOne' Credit Card are valid for 3 years. You'll have three years to redeem the Reward points you earned on your HSBC TravelOne credit card, starting from the end of the calendar month in which you earned them. For example, if you made transactions on 1 January 2025, the Reward points you earned for that transaction will expire on 31 January 2028. When you redeem your Reward points, we'll use your oldest Reward points first.
6. Points earned on HSBC Privé card do not expire.
7. For new or replaced HSBC Cards, the display of points information and/or redemption of points will be through the HSBC India Mobile Banking app and may take up to four (4) working days after the relevant card is issued.
8. For every transaction made on the 'HSBC Privé' & 'HSBC TravelOne' Credit Card, the Point summary can be viewed through the HSBC India Mobile Banking App

(III) Redemption of Points

1. Only Cardholders whose Card accounts are valid and in good standing (as determined by HSBC) will be eligible to use their points to make redemptions under the Programme.
2. Redemption of points are available for gift cards, merchandise, airline miles ('airmiles'), hotel membership points ('Hotel Points') & Apple store
3. 1:1 redemption of reward points is offered only for select Airmiles & Hotel Membership Programs and on select Apple Products (only for HSBC Privé credit cardholders). 'HSBC TravelOne' credit cardholders can enjoy 1:1 redemption of reward points only for select Airmiles & Hotel Membership Programs. Airmiles and Hotel points redemptions are managed and processed by Kaligo Exchange Pvt Ltd (trading as Ascenda). Rewards Marketplace redemptions are managed and processed by Carlton One Engagement India Private Limited
4. Redemption of points can only be performed through the HSBC India Mobile Banking app. Details on the number of points required for redeeming any of the points for airmiles, hotel points, Apple store, merchandise are available on the Mobile App.
5. By submitting the redemption request in HSBC India Mobile Banking app, the Cardholder agrees to HSBC disclosing your data to the relevant Service Provider for the purpose of computing loyalty points and fulfilling the rewards redemption. Cardholder also consents to the relevant service provider's collection and use of his/her personal data and/or disclosure to third parties (if necessary), for the purpose of fulfilling the rewards redemption.
6. All redemptions are subject to the accumulation of sufficient points and final acceptance by HSBC.
7. Once a redemption has been accepted by HSBC, it cannot be cancelled or exchanged by the Cardholder.
8. There will be no replacement of lost, stolen gift cards/vouchers or expired gift cards/vouchers and no replacement of damaged or stolen merchandise.
9. Any unused value of a gift card/voucher will not be refunded.
10. All gift cards/vouchers and/or merchandise that have been redeemed by the Cardholders are not refundable and shall not be exchangeable for cash, points or another rewards item.

(IV) Fulfillment

1. Redemptions for merchandise on Rewards Marketplace will be completed within twenty (20) working days, from the day the Cardholder submits his/her redemption request.
2. For airmiles and hotel points, you can expect your redemption to be completed instantly or within one working day from the day the cardholder keys in the redemption details in the HSBC India Mobile Banking App (except Hainan Airlines Fortune Wings Club which will be completed within five working days, JAL Mileage Bank which will be completed within ten working days, Air India Maharaja Club which will be completed within five working days, and Intermiles which will be completed within three working days).
3. All gift cards/vouchers are subject to the terms and conditions of the respective merchants. No request for extension of the validity of the gift cards/vouchers will be entertained.
4. The merchandise will be delivered to the Cardholder via courier service to a local mailing address provided at the time of redemption.
5. Delivery to a PO Box or overseas address is not permitted.
6. If the gift card/vouchers/merchandise redemption cannot be fulfilled by the relevant service provider, the redemption will be cancelled, and the Reward points will be refunded to your card account within two (2) working days.
7. Customer must notify the bank in case of non-receipt of product within 20 days from notification of dispatch.

(V) Miles/Hotel Points Redemption Conditions

1. Cardholders must first enroll or already be enrolled with a participating airline's frequent flyer programme or a participating hotel's points programme before they can perform a miles or hotel points redemption.
2. Points must be transferred from the Cardholder's account into their own personal frequent flyer or hotel points membership programme account with a participating airline/hotel. Once the redemption has been accepted by HSBC, it cannot be cancelled, reversed, or transferred to another participating airline's frequent flyer programme or hotel points membership programme account.
3. No request for cancellation or reversal will be entertained.

4. HSBC is not responsible for any fraudulent or unsuccessful transfer. In the case of an unsuccessful transfer, the Cardholder's points will be reinstated to the Cardholder's Card account.
5. HSBC is not responsible for any incorrect transfer due to the information provided by the customer.
6. Cardholders are subject to and must comply with the terms and conditions of the frequent flyer programme(s)/hotel point programme of the participating airline(s)/hotel(s) in which they are enrolled.
7. All questions or disputes regarding eligibility for redeeming Points to miles/hotel points will be decided by HSBC at its discretion.
8. A participating airline/hotel may change its programme terms and conditions including regulations, policies, benefits, conditions of participating or mileage/hotel points levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the mileage already accumulated.

(VI) General Terms & Conditions

1. HSBC is not a supplier of the products/services redeemed and will not accept any liability in relation thereto.
2. HSBC shall not be responsible for injury, pain, loss or damages suffered by any Cardholder in connection with any of the rewards items redeemed through the Programme or the participating airline(s) frequent flyer programme(s) or the participating hotel points membership programme.
3. Fraud and abuse relating to the earning of points or redemptions may result in the forfeiture of accrued points as well as the cancellation of the Cardholder's Cards.
4. Without prejudice to any of the Bank's rights and remedies, HSBC is entitled, at any time, in its discretion and without giving any reason or notice, to terminate the Programme or withdraw, cancel or invalidate the availability of any rewards items and/or withdraw, cancel or invalidate any points that have been awarded.
5. HSBC is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, act of God, or anything outside the control of the bank or its servants or agents.
6. HSBC shall not be responsible for any delay in the transmission to the Bank of evidence of retail purchases by the participating merchants or any other third party.
7. HSBC's decision on all matters relating to the programme is final and binding on Cardholders.
8. All information is accurate at the time of printing or posting online.
9. Prior to availing any purchases on website and/or mobile application, the Cardholder should refer, read, understand, accept and agree to the user agreement and terms and conditions of the said website and mobile application, and proceed only if the Cardholder agrees to abide by the same. The Cardholder might be required to give personal information and other details online. The Cardholder should read and understand the privacy policy of the website and mobile application, prior to providing any such information. Any disclosure of information made by the Cardholder towards availing of or fulfilment of the offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. Merchants may use the personal information shared by the Cardholder for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
10. Tax liability, if any, will have to be borne by the Cardholder.
11. Any disputes arising out of or in connection with the programme shall be subject to the exclusive jurisdiction of courts at Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
12. By participating in the Programme, Cardholders are assumed to have accepted all the aforementioned Terms and Conditions in their totality.
13. The cardholder acknowledges and agrees that the Bank may at its sole discretion add to, modify or amend the Terms from time to time and such changes shall be communicated to the Customer by providing a notice period of 30 days
14. Customers can reach out to HSBC at 1800-212-1111 (Domestic) & +91 227 172 9001 (Overseas) for any queries or assistance related to Rewards (only for HSBC Privé credit cardholders)
15. Please refer to the HSBC Privé or HSBC TravelOne product Page for additional information about your product features, benefits & entitlements