

**AMENDED TERMS & CONDITIONS FOR THE HSBC PREMIER TRAVEL REWARDS PROGRAMME, HSBC REWARDS AND HSBC PREMIER WORLD REWARDS PROGRAMME**  
(Effective 28 March 2025)

10 March 2025

**Dear Valued Customers,**

We wish to inform that effective 28 March 2025, the Terms & Conditions for the HSBC Premier Travel Rewards Programme, HSBC Rewards and HSBC Premier World Rewards Programme have been amended and it shall supersede the existing Terms & Conditions.

**Summary of changes for HSBC Premier Travel Rewards Programme:-**

Clause	Amendments
9, 22 and 25	<p>Removed</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>9. "Fast Track Option" refers to a redemption of a Reward Item that may involve a reduced number of Air Miles and a Malaysian Ringgit amount to be charged respectively to the Participating HSBC Credit Card account.</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>22. Allocated Air Miles which are not redeemed before the end of the expiry month in the third year will expire and be automatically deducted from the Air Miles balance, which shall be reflected similarly in Your Participating HSBC Credit Card statement, subject to Clause 21.</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p>25. The Exclusive Catalogue is available for redemption by HSBC Premier Travel MasterCard Credit Cardholders only.</p> </div>
23,24,27 (I) and 33	<p>Amended for clarity</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>23. If the validity of the Air Miles is shortened <del>or extended</del>, We will give You at least 30 days' notice of such change.</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>24. We will publish the Exclusive Catalogue which will list all the Reward Items, together with the number of Air Miles required for redemption of each of the Reward Items. <del>The Exclusive Catalogue may also list a Fast Track Option for the Reward Items</del> and Rewards Cash <del>option</del>.</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>27. You may redeem Reward Items through any of the following channels:</p> <p style="margin-left: 20px;">I. <a href="http://www.hsbc.com.my/rewards">Exclusive Catalogue available Online</a> at www.hsbc.com.my/rewards</p> <p style="margin-left: 20px;">II. Contact Centre at 603 83215222 or 1300 88 9393</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p>33. All Reward Items featured in the Exclusive Catalogue are available while stocks last and We reserve the right to withdraw and/or replace any Reward Items with <del>a substitute of</del> equal monetary value featured in the Exclusive Catalogue, and/or change the Air Miles required <del>or the Fast Track Option</del> for redemption at any time.</p> </div>

40,42  
and 43

Amended for clarity of delivery arrangements timeframes

40. We will award the Rewards Cash within ~~twosix~~ (26) weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.

42. We will make arrangements to deliver the Reward Item to You within 23 weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.

43. Delivery of Reward Items shall be made to the address furnished by You at the point of redemption and deemed received by You if there is a written acknowledgement of receipt of the Reward Item. If the address furnished is an office address, the acknowledgement can be by any member of the office. Claims of non-receipt of Reward Items will not be entertained after ~~twoone~~ (24) months from the date of redemption.

Summary of changes for HSBC Rewards and HSBC Premier World Rewards Programme:-

Clause	Amendments
10, 24, and 27	<p>Removed</p> <p>10. "Fast Track Option" refers to a redemption of a Reward Item that may involve a reduced number of Reward Points and a Malaysian Ringgit amount to be charged respectively to the Participating HSBC Credit Card account.</p> <p>24. Allocated Reward Points which are not redeemed before the end of the expiry month in the third year will expire and be automatically deducted from the Reward Points balance, which shall be reflected similarly in Your Participating HSBC Credit Card statement, subject to Clause 23.</p> <p>27. The Rewards Catalogue is available for redemption by You only.</p>
7, 20, and 21	<p>Amended for clarity</p> <p>7. "Air Miles" refers to the air miles accumulated in the Cardholders' Premier Travel <a href="#">MasterCard</a> Credit Card account.</p> <p>20. Reward Points earned via Your Participating HSBC Credit Card(s) cannot be converted into Air Miles for Your Premier Travel Credit Card, and vice versa.</p> <p>Reward points / Air Miles from another Cardholder's Participating HSBC Credit Card / Premier Travel Credit Card cannot be converted / transferred to <del>Yourthe</del> Participating HSBC Credit Card / HSBC Premier Travel Credit Card, and vice versa.</p> <p>21. Reward Points earned via <a href="#">one of</a> Your Participating HSBC Credit Card(s) cannot be transferred to Your other Participating HSBC Credit Card(s).</p>
25, 26, 29 and 35	<p>Amended for clarity</p> <p>25. If the validity of the Reward Points is shortened-<del>or extended</del>, We will give You at least 30 days' notice of such change.</p> <p>26. We will publish the Rewards Catalogue which will list all the Reward Items, together with the number of Reward Points required for redemption of each of the Reward Items <a href="#">and Rewards Cash</a>.<del>The Rewards Catalogue may also list a Fast Track Option for the Reward Items and Rewards Cash options.</del></p>

	<p>29. You may redeem Reward Items through any of the following channels:</p> <p>I. <a href="http://www.hsbc.com.my/rewards">Online Rewards Catalogue available</a> at <a href="http://www.hsbc.com.my/rewards">www.hsbc.com.my/rewards</a>;</p> <p>II. Contact Centre at 603 83215222 or 1300 88 9393 (for HSBC Premier World MasterCard Credit Cards); and/or</p> <p>35. All Reward Items featured in the Rewards Catalogue are available while stocks last and We reserve the right to withdraw and/or replace any Reward Items with <del>a substitute of</del> equal monetary value featured in the Rewards Catalogue, and/or change the Reward Points required <del>or the Fast Track Option for</del> redemption at any time.</p>
42, 44 and 45	<p>Amended for clarity of delivery arrangements timeframes</p> <p>42. We will award the Rewards Cash within <del>twosix (26)</del> weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.</p> <p>44. We will make arrangements to deliver the Reward Item to You within <del>23</del> weeks (barring any unforeseen circumstances) after receipt of Your redemption request, unless stated otherwise.</p> <p>45. Delivery of Reward Items shall be made to the address furnished by You at the point of redemption and deemed received by You if there is a written acknowledgement of receipt of the Reward Item. If the address furnished is an office address, the acknowledgement can be by any member of the office. Claims of non-receipt of Reward Items will not be entertained after <del>twoone (21)</del> month from the date of redemption.</p>

To redeem your HSBC Reward Points, please visit <https://www.hsbc.com.my/rewards>.

Thank you for your continued support towards HSBC Bank.