



HSBC Premier

HSBC Premier Rewards for Miles Program Terms and Conditions

1. Cardmembers who wish to participate in the HSBC Premier Rewards for Miles Program ('the Miles Program') must first become a member of a participating airline frequent flyer / travel reward program, and obtain a frequent flyer / travel reward program number for each airline to which they would like to redeem HSBC Premier *World MasterCard* Rewards Program ('the Rewards Program') rewards points for frequent flyer / travel reward program miles.
2. Only HSBC Premier *World MasterCard* Cardmembers ('Cardmembers') who are enrolled in HSBC Rewards are eligible to participate in the Miles Program.
3. HSBC Premier *World MasterCard* customers who are enrolled in HSBC Qantas Rewards are not eligible to participate in HSBC Premier Rewards for Miles.
4. HSBC Premier *World MasterCard* customers who are enrolled in HSBC Premier Rewards for Miles will not earn Qantas Frequent Flyer rewards points.
5. Cardmembers whose HSBC Premier *World MasterCard* credit card accounts ('Accounts') are valid and in good standing will be eligible to transfer the Rewards Program points to a participating airline's frequent flyer / travel reward program account.
6. Timing for the redeemed points to be converted to miles and post to the cardmember frequent flyer / travel reward program account may vary by airline / travel reward program.
7. The conversion rate of Points for participating airline miles / travel rewards program may vary by airline / travel reward program.
8. Once Points are transferred to an airline / travel reward program for miles through this program, they will be immediately deducted from available 'Points' in 'the Rewards Program.' Points cannot be transferred back to the Account or re-transferred to another participating airline's frequent flyer / travel reward program account.
9. HSBC assumes no responsibility for Points transferred from an HSBC Premier *World MasterCard* Rewards program Cardmember's Account to any frequent flyer / travel reward program account or for the actions of any participating airline in connection with its frequent flyer / travel reward program or otherwise.
10. Cardmembers may transfer Points to any frequent flyer / travel reward program account providing all information submitted matches the frequent flyer / travel reward program account held by the participating partner. Incomplete or inaccurate information cannot be processed.
11. All questions or disputes regarding eligibility for redemptions within the Rewards Program or transferring Points under the HSBC Premier Rewards for Miles program will be decided by HSBC at its sole discretion.
12. Fraud and abuse relating to the earning and transfer of Points in the Rewards Program or the Miles Program may result in the forfeiture of accumulated Points as well as the cancellation of a card holder's credit card(s).
13. Cardmembers are subject to, and must comply with, the rules of the frequent flyer / travel reward program(s) of the participating airline(s) / travel reward program in which they are enrolled. It is the sole responsibility of the participating airlines / travel reward program to provide the cardmember a copy of the relevant program rules upon his/her enrolment in their frequent flyer / travel reward program.
14. A participating airline / travel reward program may change its program rules including regulations, policies, benefits and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.
15. HSBC reserves the right to change the terms and conditions herein and the Miles Program at any time upon notice.
16. By participating in the HSBC Premier Rewards for Miles program, the Cardmember specifically authorises HSBC to share only the specific customer information necessary to complete the mileage exchange.



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17. In the event the participating airline / travel reward program is unable to identify the Miles Program request and cannot apply the corresponding miles to the requested account, HSBC will use its best efforts to identify and resolve the issue which may include contacting the Cardmember. This may delay the posting of miles to the requested frequent flyer / travel reward program account. If the issue cannot be resolved, the Points deducted from the HSBC Premier Rewards for Miles transaction will be added back to the Cardmember's HSBC Rewards account.

18. Submission of a request for transfer Points for participating airline frequent flyer / travel reward program miles in the HSBC Premier Rewards for Miles Program will constitute complete acknowledgement and acceptance of the terms and conditions associated with participation in the HSBC Premier Rewards for Miles Program. In addition, the Cardmember specifically authorises HSBC to share only the specific customer information necessary to complete the mileage exchange.