

Mastercard Pay with Rewards™

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Before you apply for your Rewards Card, there are a couple of things you should know:

1. You can only redeem points using the Mastercard Pay with Rewards App or the Pay with Rewards website. You'll find more information on this in the programme rules below.

2. The rewards system is managed by Mastercard. This means we'll be sharing some of your personal information (for example, your postcode, email address, etc) with Mastercard and its affiliates.

Further details on how we process your personal information, who we share it with, and your data privacy rights can be found in our Privacy Notice at hsbc.co.uk/privacy-notice/

HSBC UK programme rules

You've got your rewards card... what now?

To fully realise the benefits of your Rewards Card, once you've received your card from us, or you've loaded your card directly onto your digital wallet, you should register by:

1. App: download the Mastercard Pay with Rewards App and register with it by accepting the App terms and conditions. If you want to do this, you'll need to check that your mobile operating system supports the App. There aren't any hidden charges – the App is free to use; or

2. Pay with Rewards website: register and login via the Pay with Rewards website at loyaltygateway.com/rewards/phoenix/HSBCUK_Rewards.

You don't have to register if you don't want to. If you don't, you'll still be able to use your credit card as normal, and you'll still earn points on any transactions you're able to earn points on (see "when can you earn points?", right), but you won't be able to use any points you've collected. If you loaded your card directly onto your digital wallet, you'll only start earning points on your purchases up to 24 hours after loading.

Don't worry – if you change your mind and want to use your points at a later date, you can (subject to the expiry limits we've explained below), as long as you accept the App terms and conditions or register on the Pay with Rewards website at this point.

Who's talking?

Just so you know, when we refer to "we", or "us", we mean HSBC UK Bank plc. When we refer to "you", we mean you, the person who holds the Rewards Card account with us.

We'll refer to your "credit card" throughout this document – when we say this, we just mean your Rewards Card.

Get to the point(s)

1. What are "points"?

When we talk about "points", we mean the points you earn when you use your credit card to make purchases.

When you spend...	You get...	What does it mean...
£5	1 point	1 point = £0.01

To put it another way, for every £500 you spend, you'll have £1 worth of points to use.

There's no limit to the number of points you can earn.

Bonus points

You'll be able to earn bonus points during the first five years of getting your credit card.

How much do you need to spend?

£10,000 within a 12 month period. The first 12 month period starts from the date you received your card.

How many bonus points do you get?

2,500.

Are there any restrictions?

The £10,000 only includes spending on transactions you can earn points on (see "when can you earn points?", below), and is net of any refunds or chargebacks you may receive.

2. When can you earn points?

You can earn points...	You won't be able to earn points...
✓ Yes – anywhere Mastercard is accepted This includes: ✓ Yes – purchases you make over the internet ✓ Yes – purchases you make abroad ✓ Yes – in-person payments ✓ Yes – recurring payments (for example, your phone bill or gym subscription)	✗ No – when you withdraw cash from an ATM ✗ No – on cash advances or cash related payments ✗ No – when you make a balance transfer ✗ No – on tax payment transactions ✗ No – on gambling transactions ✗ No – on any fees or charges you incur through use of your credit card

3. When can you use points?

You can use points...	You won't be able to use points...
✓ Yes – anywhere Mastercard is accepted This includes: ✓ Yes – purchases you make over the internet ✓ Yes – purchases you make abroad ✓ Yes – in-person payments ✓ Yes – recurring payments (for example, your phone bill or gym subscription)	✗ No – if the transaction isn't processed by the Mastercard payment network ✗ No – for offline transactions where there's no real-time transaction approval (for example, where you've used your credit card to pay for your tube journey) ✗ No – when you withdraw cash from an ATM ✗ No – on cash advances or cash related payments ✗ No – when you make a balance transfer ✗ No – when you're making a transaction which requires pre-authorisation. This is where the funds aren't taken from your credit card immediately, but are "held" from your available balance for up to five days. This might happen at hotels, vehicle rental agencies, petrol stations and cruise ships, for example ✗ No – on tax payment transactions ✗ No – on gambling transactions ✗ No – on any fees or charges you incur through use of your credit card

We can change the basis on which you can earn points by giving you reasonable notice.

We may notify you from time to time of special promotions where you can earn additional points.

4. How can you use your points?

When we talk about you using your points, we mean when you choose to use the points you've earned to pay for a purchase you're making.

You can use your points at any time – you don't need to have earned a minimum number of points before you can use them when you make a purchase.

You don't need to have enough points to cover the whole purchase price. For example, if you have 1,500 points available and you're making a purchase worth £20, you can use your points towards £15 of the purchase. The purchase price of £20 will be charged to your credit card, and you'll then be refunded £15.

You'll need to make sure that when you're using your points you still have enough credit available to cover the whole purchase price. This is because the full purchase price is charged to your credit card, and the cash equivalent of the points you're using will be refunded to your account. The refund could take 2-3 business days to come through, so making sure you have enough credit available just ensures you won't be charged for going over your credit limit – better to be safe than sorry.

Once you've used your points, you can't get them back – even if you used them by accident.

You can't transfer or sell your points.

5. When do you need to use your points by?

You'll need to use your points by the end of the three year period from the month in which you earned those points. After this, they'll have expired, so they'll no longer be available for you to use.

For example:

When did you earn your points?	When do your points need to be used by?
During July 2019	By the end of the day on 31 July 2022
During August 2019	By the end of the day on 31 August 2022
During September 2019	By the end of the day on 30 September 2022

6. How do you keep track of how many points you've collected?

You can see your points balance on the App and on the Pay with Rewards website.

The points you've earned on your Pay with Rewards transactions (including any promotional points) will appear on your Pay with Rewards account (within the App or Pay with Rewards website) within 2 to 3 business days.

7. Are there any circumstances where you won't be able to earn or use points?

We might not let you, or you won't be able to, earn or use points if:

- you've breached your credit card agreement;
- we've cancelled or suspended your right to use your credit card;
- we haven't renewed your credit card; or
- there has been, or we suspect, fraudulent or criminal activity of any kind whether or not linked to the use of your credit card.

Other information that it's useful for you to know

8. Can other cardholders use points?

Only you can use the points that have been earned on your credit card. Don't worry – if you've got an additional cardholder, they can still earn points from their purchases when they use the credit card, so your total point balance will increase when they're spending.

9. What happens if...

... you earned points on a purchase and then get a chargeback or return?

If you've used your credit card to make a purchase which earned you points, and you then receive a chargeback/return from a merchant, you'll get the whole purchase price back and the points you earned on that purchase will be reversed.

For example, if you made a purchase worth £1,000, you'll have earned 200 points (if it was a transaction you could earn points on). In the event of a chargeback/return, you'd get £1,000 back which would result in 200 points being removed from your point balance. This could result in a negative point balance if you'd already used the 200 points.

... you used your points to make a purchase then you get a chargeback or return?

You'll get the whole purchase price back if you receive a chargeback/return from a merchant – but you won't get your points back.

For example, if you used 1,500 points for a purchase worth £15, you'll get £15 back in the event of a chargeback/return – but you won't get the 1,500 points back.

... you've registered for the app and your mobile gets lost, or is stolen?

You don't need to worry about anyone getting your card details from the App – none of your personal details, including your card number, are stored in the App. You should still contact your mobile provider to get your mobile deactivated, though.

... you've got a replacement card?

If you're using Pay with Rewards through the App, all you need to do is add the new card we've sent you in the App, and make sure you delete your old card from the App.

If you're using Pay with Rewards through the Pay with Rewards website, you don't need to do anything – your new card will be added automatically when it's issued.

... your account gets closed?

You'll forfeit any points you haven't used.

10. Can we change the rules of the pay with rewards programme?

We can change the rules of the programme by giving you reasonable notice. The new rules will apply automatically at the end of the notice period. If you don't want to agree to the change, you can stop using the App or Pay with Rewards website without charge at any time until the change takes effect. If you don't stop using the App or the Pay with Rewards website, we'll assume you've accepted the change.

11. Can we end the pay with rewards programme?

We can end the Pay with Rewards programme by giving you reasonable notice.

You'll have until the end of the notice period to use your points – but you won't be able to use them after that.

12. How do we give you notice?

We can give you notice personally in writing, via email, on our website, or in our branches.

13. Got questions?

You can contact the customer helpline by calling **03457 404 404**. You'll then be transferred to someone who will be able to assist in the resolution of any queries relating to Pay with Rewards. For example, you might want to call if you don't see any points you've accrued in your Pay with Rewards account within 2 to 3 business days of making a transaction.

If you have any queries relating to your credit card, you can contact us by calling **03457 404 404**.

14. Tax implications

We aren't responsible for determining any tax liability you might have because you're using the Pay with Rewards programme. You're responsible for your own tax obligations, and we aren't able to advise you on this. It's your choice if you seek independent legal and tax advice.

Accessibility

To find out more about our accessible services please visit **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **0345 125 563 (+44 207 088 2077** from overseas).

[hsbc.co.uk](https://www.hsbc.co.uk)

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