

HSBC Premier Elite Concierge by Aspire Lifestyles (“Aspire”)
Terms and Conditions

1. These Terms and Conditions contains information relating to the following services offered to HSBC Premier Elite customers (“Eligible Customers”) of HSBC Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad (collectively as “HSBC”):
 - (a) Concierge and Lifestyle Services
 - (b) International Travel & Medical Assistance
 - (c) Complimentary Airport Limousine Program
 - (d) Global Michelin Dining Program – Aspire Privileges for HSBC Premier Elite
 - (e) Global Transportation – Private Jet, Avis Budget Group, National Car Rentals

(collectively as “Services”)
2. The use of Aspire Lifestyles’ (“Aspire”) Services by Eligible Customers is subject to Aspire’s terms and conditions herein and Aspire’s standard or other relevant terms and conditions for the respective services.

A. CONCIERGE AND LIFESTYLE SERVICES

3. The following Services are provided to the Eligible Customers:

- (i) Luxury Car Rental and Limousine Referral and Reservation Assistance

Aspire shall assist the Eligible Customers by providing the name, address and telephone number of luxury car/bike rental and limousine companies in major cities. If requested by the Eligible Customers and whenever possible, Aspire will facilitate in making the reservation on behalf of the Eligible Customers.

- (ii) Airport Limousine Transfer Service

Aspire shall assist the Eligible Customers to arrange for limousine transportation to and/or from the airport. The Eligible Customers shall book Airport Limousine Transfer Service with Aspire at least 48 hours prior to the Eligible Customer’s arrival at or departure from the airport. Any cancellation of such booking shall be notified no later than 24 hours in advance of the Eligible Customer's arrival.

- (iii) Dining Referral and Reservation Assistance

Aspire will assist the Eligible Customers by providing the name, address and telephone number of restaurants in major cities. If requested by the Eligible Customers and whenever possible, Aspire will facilitate in making the reservation on behalf of the Eligible Customers.

4. The Services provided hereinabove are rendered on a world-wide basis in Malaysia.

B. INTERNATIONAL TRAVEL & MEDICAL ASSISTANCE – HOTLINE

4. Aspire shall provide the following Services to the Eligible Customers calling Aspire when the Eligible Customers travel outside the home country or usual country of residence for periods not exceeding 90 consecutive days per trip.

4.1 International Medical Assistance

- (i) Telephone Medical Advice - Aspire will arrange for the provision of medical advice to the Eligible Customers over the telephone.
- (ii) Medical Service Provider Referral
 - (a) Aspire shall provide the Eligible Customers, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “Medical Service Providers”).
 - (b) Aspire shall not be responsible for providing medical diagnosis or treatment. Although Aspire shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Eligible Customers. Aspire, however, will exercise care and diligence in selecting the Medical Service Providers.
- (iii) Arrangement of Hospital Admission - If the medical condition of the Eligible Customers is of such gravity as to require hospitalization, Aspire will assist such Eligible Customers with the hospital admission.
- (iv) Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition during Hospitalization
 - (a) Aspire will, subject to Aspire first securing payment from the Eligible Customers through the Eligible Customers’ credit card or from the funds from the Eligible Customers’ family, assist the Eligible Customers by guaranteeing on behalf of the Eligible Customers medical expenses incurred during a Eligible Customer’s hospitalization.
 - (b) In the event Aspire has guaranteed the Eligible Customers’ hospitalization expenses, Aspire will monitor the Eligible Customers’ medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization. Aspire shall review the hospitalization expenses incurred by the Eligible Customers for the same to be reasonable and customary and consistent both with reasonable standards for the Eligible Customers’ condition and location.
- (v) Arrangement of Emergency Medical Evacuation
 - (a) Aspire will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary

services required to move the Eligible Customers to the nearest hospital where appropriate medical care is available.

(b) Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(vi) Arrangement of Emergency Medical Repatriation

(a) Aspire will arrange for the return of the Eligible Customers to the home country or usual country of residence following the Eligible Customers' emergency medical evacuation and subsequent hospitalization outside the home country or usual country of residence.

(b) Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(vii) Arrangement of Repatriation of Mortal Remains - Aspire will arrange for the transportation of the Eligible Customers' mortal remains to the home country or usual country of residence or, if requested by the Eligible Customers' family, arrange for local burial at the place of death, subject to any governmental regulations.

(viii) Arrangement of Compassionate Visit - Aspire will arrange for one return airfare for a relative or a friend of the Eligible Customers wishing to join the Eligible Customers who, when travelling alone, is hospitalized outside the home country or usual country of residence.

(ix) Arrangement of Return of Minor Children - Aspire will arrange for one-way airfares for the return of minor children aged eighteen (18) years old and below, unmarried and in school to the home country or usual country of residence if they are left unattended as a result of the accompanying User's illness, accident or emergency medical evacuation. An escort will be provided, when requested by Eligible Customers.

(x) Arrangement of Accommodation - Aspire will arrange for the hotel accommodation of the Eligible Customers' companion who is visiting the Eligible Customers whilst the Eligible Customers is hospitalized outside the home country or usual country of residence.

4.2 The above Services stated in clause 4.1(iv) to (x) are charged by Aspire to the Eligible Customers on a case by case basis.

4.3 The provision of financial guarantees by Aspire is subject to Aspire first securing payment from the Eligible Customers through the Eligible Customers' credit card or from the funds from the Eligible Customers' family. Aspire shall not be responsible for any third party expenses which shall be solely the Eligible Customers' responsibility.

4.4 Travel Assistance

- (i) Inoculation and Visa Requirement Information - Aspire shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which Aspire deems relevant. This information will be provided to the Eligible Customers at any time, whether or not the Eligible Customer is travelling or an emergency has occurred.
- (ii) Interpreter Referral
 - (a) Aspire will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.
 - (b) Although Aspire shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Eligible Customers. Aspire, however, will exercise care and diligence in selecting the service providers.
- (iii) Lost document advice & assistance - Aspire will assist Eligible Customers who have lost important travel documents (e.g. passport, credit cards) while traveling outside the home country or usual country of residence by providing instructions for recovery or replacement.
- (iv) Lost Luggage assistance - Aspire will assist Eligible Customers who have lost luggage while travelling outside the home country or usual country of residence by providing instructions for recovery or replacement.
- (v) Legal Referral
 - (a) Aspire will provide the Eligible Customers with the name, address, telephone numbers, if requested by the Eligible Customers and if available, office hours for referred lawyers and legal practitioners. Aspire will not give any legal advice to the Eligible Customers.
 - (b) Although Aspire shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Eligible Customers. Aspire, however, will exercise care and diligence in selecting the service providers.
- (vi) Emergency Translation Assistance - In the event of an emergency situation, and where available, Aspire will provide telephone translation assistance through its concierge centre network.
- (vii) Emergency Document Delivery - Aspire shall assist the Eligible Customers to arrange for emergency document to be delivered to the Eligible Customers' friend, relative or business associate, upon the Eligible Customers' request to do so.
- (viii) Arrange Transportation and Accommodation for Accompanying Family Members - Aspire will coordinate emergency travel arrangements for family members who accompany a hospitalised Eligible Customers.

4.5 The above Services stated in clause 4.4(i) to (vii) are purely on referral or arrangement basis. Aspire shall not be responsible for any third party expenses which shall be solely the Eligible Customers' responsibility.

4.6 The Services provided hereinabove are rendered on a world-wide basis.

C. COMPLIMENTARY AIRPORT LIMOUSINE PROGRAM

5. Aspire will arrange for Airport Transfer Limousine Service ("Complimentary Services") which is a Local and Global white labelled programme by providing ground transport for Eligible Customers from airport to designated location in his/her destination city. The chauffeur waits for the Eligible Customers at a communicated meeting point and holds a signage with Eligible Customer's personal name for easy identification.
6. The Complimentary Services will be performed by Aspire specifically in accordance with the individual process flow:
 - a) The Eligible Customer is entitled to enjoy Complimentary Services of a maximum of USD100 per trip for all locations with up to 2 entitlements per year. The total Complimentary Services provided by Aspire to the Eligible Customers, is capped at 500 rides per quarter, on a first-come, first-serve basis;
 - b) In the event the Eligible Customer's booking is more than USD100 per trip, Aspire shall request the Eligible Customer to:
 - (i) utilize more than 1 complimentary entitlement; or
 - (ii) top up additional booking fees by charging the Eligible Customer's personal HSBC credit card/-i.
 - c) All top-up charges stated in clause 6(b)(ii) above will be charged in MYR by using the latest foreign exchange calculator.
 - d) Booking fees refer to "Third Party Fees", if any.
7. Aspire will not service any calls or emails received from any third party who are not listed in the bordereaux. However, Aspire will transfer the calls back to HSBC contact centre.
8. Complimentary Airport Limousine Bookings is subject to the terms and conditions below:
 - a) Eligible Customers need to travel to airport to redeem this service – applicable for airport transfers in Malaysia, United Kingdom, Australia, Singapore and global limousine.
 - b) For bookings made from 10:00pm to 06:00am (destination local time); there will be a midnight surcharge of 20% applicable to the ride.
 - c) Any cancellation or change in itinerary, travel date(s) and/or travel time should be made at least forty-eight (48) hours prior to the flight departure. A Complimentary Ride will be deemed utilised for any late cancellations (with less than 48-hour notice). Should any changes be requested for the itinerary, travel date(s) and or travel time after the minimum forty-eight (48) hours' notice period, the service provided will be done on a best effort basis. There will be no guarantee that the booking can or will be changed as requested.

- d) Only 1 single pick-up or drop-off point is permitted.
- e) A maximum waiting time of 45 minutes for arrival and 15 minutes for departure starting from the agreed pick-up time shall apply for each service. Thereafter, the chauffeur will attempt to contact the Eligible Customer via the contact number that is provided at point of booking. If the chauffeur is unable to contact the said Eligible Customer, the booking will be regarded as a “no-show”. A “no-show” is defined as the Eligible Customer failing to show up for an arranged limousine service and will be treated as having utilized the service. No refund will be provided.
- f) An excess waiting time surcharge is payable after the initial grace period from the agreed collection time. Eligible Customer will have to contact the chauffeur directly to request for additional waiting time before the grace period is up. This is subject to chauffeur availability and will involve additional charges to be paid directly to the service provider.
- g) Additional charges will be included into the final booking fee if a larger vehicle is needed. The request for a larger vehicle needs to be made at the time of booking, subject to availability. Travelling companions and luggage must be kept to the recommended capacity of the vehicle.
- h) For all confirmed limousine bookings, a Mercedes E-class or equivalent premium vehicle will be provided.
- i) Each complimentary limousine service can accommodate up to 3 passengers with a total of (i) 1 large check-in and 2 carry-on luggage bags; OR (ii) 2 medium size check-in and 2 carry-on luggage bags, provided that all parties and luggage bags can be accommodated in 1 limousine. Luggage bags are not allowed to be placed on passenger seats for safety reasons.
- j) A larger vehicle can accommodate up to 5 passengers with a total of (i) 2 large check-in and 3 carry-on luggage bags OR (ii) 3 medium size check-in and 2 carry-on luggage bags, provided that all parties and luggage bags can be accommodated in 1 vehicle. Luggage bags are not allowed to be placed on passenger seats for safety reasons.
- k) The goods and services described herein are offered and provided by third party merchant and HSBC is not responsible for any losses related to the offer, fulfilment or use of the goods or services.
- l) Eligible Customers agree and consent that HSBC may share the Eligible Customer’s personal data provided with these travel service providers for the purposes of providing the services to the User. These travel service providers are not authorized by HSBC or Aspire to use or disclose the information, except as necessary to perform the services to Eligible Customers.
- m) Additional booking fees will be charged based on a calculator as designed by Aspire Lifestyles. This calculator will take into account the exchange rate to MYR; plus, an additional 3.5% Merchant Discount Rate (MDR) for charging Eligible Customers’ HSBC credit card.

9. Amendment and cancelation policy

9.1 Any cancellation of change in itinerary, travel date(s) and/or travel time should be made at least forty-eight (48) hours prior to the flight departure by calling the Premier Elite Concierge Service Hotline. A Complimentary Ride will be deemed utilised for any late cancellations (with less than 48-hour notice).

9.2 Should any changes be requested for the itinerary, travel date(s) and or travel time after the minimum forty-eight (48) hours' notice period, there will be no guarantee that the booking can or will be changed as requested by Eligible Customers.

D. GLOBAL MICHELIN DINING PROGRAM – ASPIRE PRIVILEGES FOR HSBC PREMIER ELITE

10. The following is the list of selected restaurants under Global Michelin Dining Program:

No	Country	Participating Restaurant	Privilege
1	China	Ultraviolet by Paul Pairet	Priority seat booking
2	China	Ji Pin Court	Priority seat booking, greetings from chef or manager, complimentary tea or aperitif, side dish or dessert
3	China	Jin Xuan	Priority seat booking, greetings from chef or manager, complimentary special dessert
4	Singapore	Les Amis	Complimentary glass of champagne per guest when they order the Tasting Menu (lunch and dinner)
5	Singapore	Ginza Sushi Ichi	Complimentary glass of drink per diner, choice of alcohol & non-alcohol per guest
6	Singapore	Poise	Complimentary glass of drink per diner
7	Japan	Pierre Gagnaire	Welcome Drink per guest
8	Hong Kong	Mono	Receive one complimentary glass of sparkling wine per guest
9	Thailand	Cadence by Dan Bark	VIP welcome and complimentary signature cocktail
10	Thailand	80/20	Complimentary glass of sparkling wine, preferential seating (upon availability), greetings from head chef (upon availability)

11	United Kingdom	Helene Darroze at the Connaught	Guaranteed booking at Armagnac Room
12	United Kingdom	The Fat Duck	Complimentary house wine and kitchen tour
13	Malaysia	Gen	Complimentary drink per guest
14	Malaysia	Communal Table by Gen	Complimentary One(1) chef choice dish with every table booking
15	Malaysia	Eat & Cook	Complimentary drink per guest
16	Malaysia	Sao Nam	FREE dessert with minimum spend of RM120

11. Terms & Conditions for Global Michelin Dining Program:

- (i) The Michelin Star Dining comes with privileges afforded to Eligible Customers such as complimentary aperitif, curated dish and/or priority access.
- (ii) Dining privileges and terms and conditions vary at each restaurant. Subject to the terms and conditions of the Participating Restaurants, a minimum spend or an entree must be purchased to receive your dining privileges. A minimum spend per party may be required.
- (iii) Eligible Customers are required to make an advance booking of at least 7 working days, unless otherwise advised and subject to availability of the participating restaurants. Cancellation fee is applicable for cancellation less than 48 hours advanced notice.
- (iv) HSBC and the participating restaurants shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by the restaurants, or (b) any refusal or failure on the part of restaurants to provide or honour any of the offers, or benefits or privileges given under the offers, for any reason whatsoever.
- (v) For detailed terms and conditions, please check with HSBC Premier Elite Concierge.

E. GLOBAL TRANSPORTATION – PRIVATE JET, AVIS BUDGET GROUP, NATIONAL CAR RENTALS

12. Below is the list of Aspire Partnership privileges for Global Transportation:

- (i) Avis Budget Group – Save up to 25% across more than 11,000 rental locations in approximately 180 countries worldwide.

- (ii) Le Bas International – Charter a private aircraft with personalized services of Le Bas International Private Jet Charter. Receive up to US\$350 credit per flight towards in-flight catering or chauffeured transportation.
- (iii) National Car Rentals – With over 1,500 locations worldwide, enjoy special privileges with National Car Rentals and get automatic upgrade to Emerald Club. Enjoy discounted rates, car upgrades and free rental days.

13. All Aspire partnership privileges are subject to changes with prior notice.