

AMENDMENTS TO THE TERMS & CONDITIONS FOR HSBC PREMIER WORLD MASTERCARD® CREDIT CARD (EFFECTIVE 3rd January 2022)

13 December 2021

Dear Valued Customers,

The Terms & Conditions for **HSBC PREMIER WORLD MASTERCARD® CREDIT CARD** has been updated and reflected as follows:

- *Original Clause 17(c) has been removed, added new Clauses 17 (g)& (h)*
- *Original Clause 19(a) has been removed, added new Clause 19 (d)*
- *Clauses related to Boingo have been removed since the benefits will be demised effective 31st December 2021*
- *Clauses 85 to 90 have been added to define Complimentary Global Data Roaming by Flexiroam*
- *Clauses 91 to 98 have been added to define Complimentary Digital Health Services by Allianz*

Details of amendments made to each sections are detailed below. Amendments of the sentences are as shown in strikethrough, for deletion, and highlighted, for addition.

The updated Terms and Conditions will be effective 3rd January 2022.

PROGRAMME

17. This Programme consist of the following:

- Reward Points
- Complimentary Airport Lounge
~~Complimentary Global Preferred WI-FI~~
- Agoda Offer
- Expedia Offer
- Complimentary Grab Ride
- Charity Donation by the Bank
- Complimentary Global Data Roaming by Flexiroam**
- Complimentary Digital Health Services by Allianz**

19. The privileges under this Programme are for all Primary Cardholders. Supplementary Cardholders may participate or enjoy the privileges of the following:

- ~~Section C (Complimentary Global Preferred WI-FI)~~
- Section C (Agoda Offer)
 - Section D (Expedia Offer)
 - Section E (Complimentary Grab Ride)
 - Section H (Digital Health Services by Allianz)**

C. COMPLIMENTARY GLOBAL PREFERRED WI-FI

- ~~41. You may enjoy complimentary, worldwide Wi-Fi hotspot access offered by Boingo that allows unlimited access to over 1 million hotspots up to 4 devices by using Your HSBC Credit Card.~~
- ~~42. Available hotspots in Boingo's network are subject to change at any time and there is no guarantee of participating locations or services. A current listing of locations can be found at <http://wifi.boingo.com>.~~
- ~~43. In order to access any Boingo Wi-Fi hotspot, You will need to create an account with Boingo at <https://hsbcmv.boingo.com>.~~
- ~~44. Enrolment in Boingo is limited only to the primary and supplementary Cardholder(s) of HSBC Credit Card.~~
- ~~45. You will be required to provide Your HSBC Credit Card number and other personal details to register for an account with Boingo. There will be no charges for registration with Boingo unless Boingo determines a nominal authorisation is required for validation purposes.~~
- ~~46. You will be required to provide their personal data directly to Boingo, and accept Boingo's terms and conditions before a Boingo account can be created. We shall therefore not be liable to You in connection with the processing, transfer and/or disclosure of Your personal data by Boingo.~~
- ~~47. Upon successful registration, you will be prompted to download the Boingo Wi-Finder application software and Boingo shall send You a welcome e-mail.~~
- ~~48. We are not responsible for and does not guarantee the quality, security, coverage and/or availability of Boingo's network of Wi-Fi hotspots or partners, and You agree that use of the Boingo Wi-Fi network is at Your own risk.~~
- ~~49. This complimentary Wi-Fi is subject to Boingo's terms & conditions and is non-transferable. If there is a breach of any of Boingo's terms and conditions, Boingo reserves the right to suspend and/or terminate the Cardholder's Boingo MasterCard Rewards account at their discretion.~~
- ~~50. By downloading the Boingo Wi-Finder app, you give Boingo permission to access Your locations.~~

G. COMPLIMENTARY Global Data Roaming by Flexiroam

85. Eligible Cardholders may enjoy complimentary access to over 580 telcos in 150+ countries with a one-time setup. Eliminate the hassle of buying and changing SIMs at every country, or carrying pocket Wi-Fi devices around.
86. To register, You are required to download the Flexiroam X App via App store or Google Play, click on Mastercard redemption banner to check eligibility and enter Your 16-digits HSBC Credit Card number to redeem. Eligible Cardholders may visit <https://www.flexiroam.com/mastercard> for more information.
87. Enrolment in Flexiroam is limited to Eligible Cardholders of HSBC Credit Card.
88. Eligible Cardholders will be required to provide their HSBC Credit Card number and other personal data directly to Flexiroam, and accept Flexiroam's terms and conditions before a Flexiroam account can be created. HSBC shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Flexiroam.
89. The full list of the 150+ countries can be found at <https://www.flexiroam.com/coverage-partners/>.

90. HSBC is not responsible for and does not guarantee the service, quality, security, coverage and/or availability of Flexiroam and the Eligible Cardholder agrees that use of the Flexiroam is at the Eligible Cardholder's own risk.

H. COMPLIMENTARY Digital Health Services by Allianz

91. Digital Health is a telehealth program offered by Allianz Partners. The Program offers telehealth service benefits for Eligible Cardholders, their spouses and dependants at no additional charge to the HSBC Credit Card.
92. Eligible Cardholders may enjoy the followings:
- a) Video Consultations by MyDoc - Consult a qualified doctor for medical diagnosis, prescription and medical certificate via video chat
 - b) Medicine Delivery - Medicines could be (Eligible Cardholder shall bear cost of purchase of medicines) delivered to Eligible Cardholder's doorstep after video consultation with MyDoc
 - c) Medical Advice via Chat by Digital Health Assistant delivered by Medi24 - Chat with qualified doctors via Your preferred messaging platform
 - d) Symptom Check via Chat by Digital Health Assistant delivered by Medi24 - Check your symptoms with an empathy driven chatbot via Your preferred messaging platform
93. In order to access Digital Health, Eligible Cardholders will need to access www.digitalhealthxtra.hsbc-my.medi24.com.
94. You are required to enter the first 10 digits of Your HSBC Credit Card number to confirm eligibility and generate personal activation code.
95. Select preferred channel for the Digital Health Assistant, accept terms of use and privacy notice or
96. Select teleconsultation and register to MyDoc. Download the MyDoc app via App store or Google Play or visit app.my-doc.com and login using email address/mobile number and the password created during registration.
97. Eligible Cardholders will be required to provide their HSBC Credit Card number and personal data directly to Medi24, and accept Medi24's terms and conditions and privacy notice accessing the telehealth service. HSBC shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Medi24.
98. HSBC is not responsible for and does not guarantee the service, quality, security or availability of Allianz's benefit providers, MyDoc (in respect of video consultations and medicine delivery) and Medi24 (in respect of medical advice).