

TERMS & CONDITIONS FOR HSBC TRAVELONE CREDIT CARD PROGRAMME

This Amended Terms and Conditions will supersede the existing Terms and Conditions effective 01st October 2023

- Clause 51, Table 5: The Charity Merchant Category Code (MCC) has been amended.

DEFINITION

1. "Bank" or "We" or "Our" or "Us" herein means HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)).
2. "Programme" means HSBC TravelOne Credit Card Programme.
3. "HSBC Credit Card" means HSBC TravelOne Mastercard® Credit Card issued in Malaysia.
4. "Cardholders" or "You" or "Your" means all primary and/or supplementary cardholders of
 - a. HSBC Credit Card excluding the following categories of persons;
 - b. Cardholder(s) of HSBC Credit Cards that are not issued in Malaysia;
 - c. Cardholder(s) of invalid or cancelled HSBC Credit Cards and/or whose accounts are delinquent within Our definition;
 - d. Cardholder(s) of company and/or corporate HSBC Credit Cards.
5. "Reward Points" or "RP" means reward points earned through the use of HSBC Credit Card for transactions charged and posted to Your HSBC Credit Card account.
6. "Additional Reward Points" means additional RP awarded for below category of spend:
 - a. Foreign currency spend as defined in Clause 22 ("Foreign Currency Spend");
 - b. Local travel spend as defined in Clause 23 ("Local Travel Spend"); and
 - c. Local dining spend as defined in Clause 24 ("Local Dining Spend").
7. "Eligible Spend" means transactions eligible for Reward Points and Additional Reward Points (if applicable) as defined in Clauses 17 to 27.
8. "Additional Reward Points Cap" means the maximum Additional Reward Points to be awarded to Your HSBC Credit Card account, per calendar month.
9. "Merchant Category Code" means the code assigned by the respective acquiring bank to identify the type of business or service the company offers.
10. "Merchant Identity Description" means the name or description assigned by the respective acquiring banks to differentiate merchants.
11. "Posting Date" means the date the transaction is charged to Your HSBC Credit Card and may be a few days later than the actual transaction date.
12. "Charity Donation" means the charity contribution to be paid by the Bank to the Selected Charity Organization(s) as described in Clause 48 below.
13. "Eligible Charity Spend" refers to transactions made at the charitable/non-profitable organization(s) which correspond with the Merchant Category Code specified in Table 5 (Charity Donation by the Bank) below.
14. "Selected Charity Organization(s)" means the charity organization(s) selected by the Bank to receive the Charity Donation. For the list of Selected Charity Organization(s) refer to www.hsbc.com.my/charities.

PROGRAMME

15. This Programme consist of the following:
- [Reward Points](#)
 - [Complimentary Airport Lounge](#)
 - [Agoda Offer](#)
 - [Complimentary Travel Insurance \(note: registration with Mastercard is required to enjoy this privilege\)](#)
 - [Charity Donation by the Bank](#)
16. The privileges extended to You are reviewed on periodic basis and may be substituted, changed and/or withdrawn by Us with 3 days prior notice.

A. REWARD POINTS

17. 1x Reward Points will be awarded for every RM1.00 transaction charged and posted to Your HSBC Credit Card account except for transactions listed below:
- Fees and charges as per Our Tariff and Charges and applicable tax, if any; and/or
 - Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Online Banking/Mobile Banking App, JomPay transactions, and FPX transactions; and/or
 - Transactions at the petrol stations, government related transactions, charitable/non-profitable organisation related transactions, Quasi Cash Transactions (which refers to transactions in stored value such as gambling chips, wire transfer money order, traveller's cheques, lottery tickets); which correspond with Merchant Category Code, listed below:

Category	Merchant Category Code ("MCC")
Petrol	5541, 5542
Government services	9211, 9222, 9223, 9311, 9399, 9402, 9405
Charitable Organisation	8398, 8641, 8651, 8661
Quasi Cash Transactions	6050, 6051

ADDITIONAL REWARD POINTS

18. In addition to the 1x Reward Points, you also stand to receive Additional Reward Points for below category of spend subject to the Additional Reward Points Cap:
- 7x Additional Reward Points for Foreign Currency Spend; and
 - 4x Additional Reward Points for Local Travel Spend (Hotel, Airlines & Travel Agencies); and
 - 4x Additional Reward Points for Local Dining Spend.
19. The Additional Reward Points Cap is as follows:
- Foreign Currency Spend: capped at 20,000 Additional Reward Points
 - Local Travel Spend: capped at 10,000 Additional Reward Points
 - Local Dining Spend: capped at 10,000 Additional Reward Points

20. The total Reward Points earned based on category of spend as per Table 1 below:

Table 1: Additional Reward Points Based on Category of Spend

	Category	1x RP	Additional Reward Points	Total RP	Additional Reward Points Cap
(a)	Foreign Currency Spend	1x RP per 18 Clause above	7x Additional Reward Points	8x	20,000
(b)	Local Travel Spend (Hotel, Airlines and Travel Agencies)	1x RP per 18 Clause above	4x Additional Reward Points	5x	10,000
(c)	Local Dining Spend	1x RP per 18 Clause above	4x Additional Reward Points	5x	10,000

21. For clarity, Reward Points will be awarded based on transaction posted to Your HSBC Credit Card account and rounded down to the nearest Ringgit.

For example:

You spent RM3,000 with your HSBC Credit Card, the Total Reward Points earned are illustrated in Table 2a and 2b below:

Table 2a: Illustration of [Total RP earned](#)

	Category	Spend amount	Calculation	Total RP
(a)	Amazon (Foreign currency)	RM1,500	1,500RP (RM1,500 x 1x) + 10,500RP (RM1,500 x 7x)	12,000
(b)	Hilton P.J (Local currency)	RM1,000	1,000RP (RM1,000 x 1x) + 4,000RP (RM1,000 x 4x)	5,000
(c)	TGI Friday's (Local currency)	RM500	500RP (RM500 x 1x) + 2,000RP (RM500 x 4x)	2,500
Total		RM3,000		19,500

Table 2b: Illustration of Total RP earned where [Additional Reward Points Cap is met](#).

	Category	Spend amount	Calculation	Total RP
(a)	Foreign Currency Spend <i>Face to Face</i>	RM1,500	1,500RP (RM1,500 x 1x) + 10,500RP (RM1,500 x 7x)	12,000
	<i>Online</i>	RM500	500RP (RM500 x 1x) + 3,500RP (RM500 x 7x)	4,000
	<i>Hotel</i>	RM600	600RP (RM600 x 1x) + 4,200RP (RM600 x 7x) <i>Total Additional RP 4,200 of which only 4,000 Additional RP will be awarded due to bonus RP cap of 20,000 for Foreign Currency Spend</i>	4,000
(b)	Local Travel Agency	RM200	200RP (RM200 x 1x) + 800RP (RM200 x 4x)	1,000

(c)	Petrol	RM50	0 (Petrol transactions do not earn RP)	0
(d)	Local Dining Spend	RM100	100RP (RM100 x 1x) + 400RP (RM100 x 4x)	500
(e)	Utility bills paid through JomPay	RM50	0 (JomPay transactions do not earn RP)	0
Total		RM3,000		21,500

22. Foreign Currency Spend **is eligible for 7x Additional Rewards Points** are those that:
- Are posted to Your HSBC Credit Card account for transactions made in foreign currency; and
 - Excludes** those stated in Clause 17 and Clause 25.
23. Local Travel Spend **is eligible for 4x Additional Reward Points** are those that:
- Are posted to Your HSBC Credit Card account for transactions made in local currency (Ringgit Malaysia) for hotels (MCC: 3000 to 3350 & 4511), airlines (MCC: 3501 to 3999, 5001, 7011 & 7013) and travel agencies (MCC: 4004, 4722 & 4723); and
 - Excludes** those stated in Clause 17 above.
24. Local Dining Spend **is eligible for 4x Additional Reward Points** are those that:
- Are posted to Your HSBC Credit Card account for transactions made in local currency (Ringgit Malaysia) for food and beverages (MCC 5811, 5812, 5813 & 5814); and
 - Excludes** those stated in Clause 17 and Clause 25.
25. No Additional Reward Points will be awarded for spend on Insurance and Utility Payments as defined by following Merchant Category Codes:

Category	Merchant Category Code ("MCC")
Insurance	5960, 5968, 6300
Utility Payments	4784, 4813, 4814, 4816, 4899, 4900

26. The tracking of the Eligible Spend is based on posting date (Malaysian Time).
27. All Eligible Spend are calculated based on total consolidated (primary and supplementary/ies) spending per calendar month for the respective categories. All Eligible Spend on the HSBC Credit Card made by You and/or Your supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually in meeting the Additional Reward Points Cap for the respective categories.
28. In case of decimal value, the number of Reward Points will be rounded down to the nearest points.
29. The assignment of Merchant Category Code (MCC) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the acquiring bank to assign the correct MCC. In the event that Additional Reward Points are not credited to Your HSBC Credit Card account due to the incorrect assignment of MCC by the acquiring bank, You agree that We shall not be held responsible for such discrepancies which are beyond Our control.
30. The Reward Points/Additional Reward Points will be credited to Your HSBC Credit Card account within 7 working days after the transaction is posted.

31. Accumulated Reward Points will be reflected in your monthly Credit Card statement, Online Banking and Mobile Banking App. Reward Points can only be used for redemption of Reward Items listed in the Loyalty Portal and Reward Points cannot be exchanged for cash. Loyalty Portal can be access via the Mobile Banking App only.
32. All Reward Points/Additional Reward Points awarded are valid for a period of 3 years and must be redeemed prior to their expiry as stated in Your HSBC Credit Card monthly statement. We will not entertain any request by You or any other person for an extension of the validity of the Reward Points/Additional Reward Points.
33. At the time of Eligible Spend or receipt of the Reward Points/Additional Reward Points, Your HSBC Credit Card account(s) **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, invalid and/or cancelled within Our definition, otherwise You will be disqualified from participating in this Programme and/or from receiving the Reward Points/Additional Reward Points.
34. We will not entertain any request from You to credit the Reward Points/Additional Reward Points to any other HSBC Credit Card account, nor are You allowed to transfer or sell Your Reward Points/Additional Reward Points to any other person. We shall not be held liable for any mishaps, injuries or accidents that may occur in the redemption or the usage of the item(s) redeemed with the Reward Points/Additional Reward Points.
35. We reserve the right, at its absolute discretion, in the allocation of the Reward Points/Additional Reward Points to You and no request by You or any other party for the exchange or substitution of the Reward Points/Additional Reward Points with another prize will be entertained. We reserve the right to substitute the Reward Points /Additional Reward Points with any other prize or item of similar value at any time with 3 days' prior notice

B. COMPLIMENTARY AIRPORT LOUNGE

36. The Airport Lounge Access is applicable to and shared between the Principal Cardholder and his/her Supplementary Cardholder(s), which is governed by the [Terms and Conditions of HSBC Plaza Premium Lounge for TravelOne Programme](#).

C. AGODA OFFER

37. You can enjoy up to 12% discount for hotel bookings ("Promotion") made through [mymastercard \(agoda.com\)](#) using Your HSBC Credit Card. The Promotion discount will only be displayed on the booking form after entering payment details of an eligible Mastercard card. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
38. The Promotion is only valid for hotels that have the "Promotion Eligible" banner on the search results page and "Pre paid", "Pay now" and "Book Now, Pay later" room types only. Rooms that have the "Pay at the Hotel" flag do not qualify for the promotion.
39. The Promotion is only applicable to the reservation of properties made through the Agoda-Mastercard campaign redirect or via the designated URL [agoda.com/mymastercard](#) on web, app and mobile website.
40. The Promotion discount is applicable to accommodation room charges only (excluding local taxes, service fees, extra charges, personal consumptions and the like).
41. The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other promotions or discounts (unless specified).

42. Mastercard's and Agoda's terms and conditions apply (where applicable) and they reserve the right to update the terms and conditions at any time. Hence, please ensure that You have read and agreed to the applicable terms and conditions before participating in the Promotion. In case of a dispute, the decision of Mastercard and/or Agoda shall be final.

D. Complimentary Travel Insurance

43. You shall enjoy complimentary travel insurance by Mastercard upon completing the following:
- You shall complete the registration process in travel registration portal that can be accessed at Mastercard's website at [Card Benefits Home \(mycardbenefits.com\)](https://mycardbenefits.com). Each of the Primary and Supplementary Cardholders are required to register individually to activate the complimentary travel insurance. Please ensure that you read and agree to Mastercard's [terms and conditions](#) before You confirm to register ; and
 - You must purchase the airline tickets with HSBC Credit Card.
44. Once You have successfully registered, You are eligible for complimentary travel insurance for a period of twelve (12) months from the date of registration. A new registration is subsequently required.
45. Primary and Supplementary Cardholders are entitled to enjoy complimentary Travel Insurance coverage up to maximum annual amount (USD 250,000) set in the Terms & Conditions.
46. As of 1 May 2023, Mastercard's Travel Insurance Coverage is summarised in the Table 4 below. Your spouse and children whose airline tickets are purchased with HSBC Credit Card are entitled to 50% of the Travel Insurance Coverage benefits. Mastercard reserves the right to change the terms at any time. For updated coverage, please refer to Mastercard's website and terms.
47. By Your registration, You agree to be bound by Mastercard's terms and conditions as may be updated from time to time.

Table 4

SUMMARY OF COVER	
Travel Insurance Coverage***	Maximum Benefit Amount
Travel Medical Benefits: Medical Expenses (Injury or Sickness) Emergency Medical Evacuation/Return of Mortal Remains Daily In-Hospital Cash Benefit (min 3 days, max 15 days) Overseas Quarantine Allowance (max 14 days)	Up to USD 250,000 Up to USD 250,000 USD 100 per Day USD 100 per Day
Trip Inconvenience Protection: Trip Cancellation Trip Postponement Trip Curtailment Trip Delay (For delays in excess of 4 hours) Missed Connection	Up to USD 2,500 Up to USD 2,500 Up to USD 2,500 Up to USD 250 Up to USD 250
Luggage Protection: Personal Baggage Including Laptop Computer Common Carrier Baggage Delay (For delays in excess of 4 hours)	Up to USD 2,500, subject to a single item max limit of USD 625 Up to USD 250
Assistance Department Services	Included

E. CHARITY DONATION BY THE BANK

48. HSBC will make a Charity Donation to Selected Charity Organization(s) which is equivalent to 1% of the Eligible Charity Spend made by Eligible Cardholders, up to a maximum of RM500,000 per year ("Annual Charity Donation Capping"). The Annual Charity Donation Capping is a shared capping among HSBC's participating credit card programmes and is pooled together with HSBC

Amanah Malaysia Berhad's participating credit card-i programmes. The full list of participating credit card/i programme is available [here](#).

49. The Charity Donation will be made on a quarterly basis to the Selected Charity Organization(s) and the amount of the Charity Donation will be equally divided amongst the Selected Charity Organization(s). Each Selected Charity Organization can receive Charity Donation up to a maximum annual limit of 15% of its gross annual income. An illustration is provided in Example 4 below on how the Charity Donation amount will be divided amongst the Selected Charity Organizations. The Bank will provide a notice on the Bank's public website on a yearly basis on the total Charity Donation amount donated to the Selected Charity Organization(s). For the list of Selected Charity Organization(s) refer to www.hsbc.com.my/charities.
50. The Eligible Charity Spend made by Eligible Cardholders shall correspond with Merchant Category Codes provided in Table 5 below. Any other charitable/non-profitable organization related transactions which do not correspond with the Merchant Category Codes provided in Table 5 will not be classified as Eligible Charity Spend.
51. An example of the Charity Donation Calculation is illustrated in Example 3 below:

Example 3: Charity Donation calculation

Eligible Cardholder	Donation Type	Eligible Charity Spend by Eligible Cardholders (RM)	Charity Donation by the Bank	
			Calculation	Charity Donation given to the Selected Charity Organization (RM)
A	Donated to WWF	1,500	RM1,500 x 1% of the Eligible Charity Spend	15
B	Donated to World Vision	3,500.50	RM3,500.50 x 1% of the Eligible Charity Spend	35 (Rounded down to the nearest sen)
C	Donated to Makna	850	RM850 x 1% of the Eligible Charity Spend	8.50
Total		5,850.50	Total	58.50

Table 5: The Charity Merchant Category Code (MCC)

Category	Merchant Category Code ("MCC")
Charitable organization	8398

52. An example of how the Charity Donation is divided amongst the Selected Charity Organizations is illustrated in Example 4 below. This is for illustration purposes only.

Example 4: How Charity Donation amount is divided amongst the Selected Charity Organizations

Assuming the total Charity Donation amount is RM210,000 for Quarter 1, 2023 and we have 3 Selected Charity Organization for this Quarter. If we divide the amount equally, RM70,000 is to be given to each organization. However, PERTIWI is entitled to a maximum amount of RM 50,000. So the balance RM20,000 is to be divided equally amongst the remaining Selected Charity Organizations who are eligible.

Selected Charity Organizations	Annual limit on Charity Donation = 15% total gross annual income of the Charity (RM)	Charity Donation by the Bank
Pintar Foundation	150,000	RM70,000 + RM10,000 =RM80,000
Global Environment Centre (GEC)	100,000	RM70,000 + RM10,000 =RM80,000
PERTIWI	50,000	RM50,000
Total		RM210,000

Note: If a Selected Charity Organization reaches its maximum annual limit of 15% of its gross annual income, it will not be eligible for Charity Donation for the remaining quarters of the year.

53. All Eligible Charity Spend are calculated based on **total consolidated (primary and supplementary/ies) spending** per calendar month for the respective categories. All Eligible Charity Spend on the HSBC Credit Card made by the primary Cardholder and/or his/her supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually.
54. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. Please take note that HSBC is not responsible for such discrepancies which are beyond HSBC's control.

GENERAL TERMS & CONDITONS

55. We reserve the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice.
56. These Terms & Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Programme.
57. In no event will We be liable for any losses or damages (including without limitation, loss of income, profit or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Programme, even if We had been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
58. We may use any of the following modes to communicate notices in relation to this Programme to You:
 - a. individual notice to the You (whether by written notice or via electronic means) sent to Your latest address/email address as maintained in the Our records;
 - b. press advertisements;
 - c. notice in Your credit card statement(s);
 - d. display at Our business premises; or
 - e. notice on Our website(s),

where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/ display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via

other modes as described herein are deemed delivered immediately after posting/publication/display.

59. These Terms and Conditions are in addition to the HSBC Cardholder Agreement & Universal Terms and Conditions ("UTCs") available at www.hsbc.com.my. The HSBC Cardholder Agreement, UTCs, and the Terms and Conditions for HSBC Rewards Programme are available at www.hsbc.com.my. In the event of inconsistency between these Terms and Conditions, the HSBC Cardholder Agreement, UTCs, and the Terms and Conditions for HSBC Rewards Programme, these terms and conditions shall prevail in relation to this Programme.
60. We shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond Our reasonable control.
61. We reserve the right to cancel, terminate or suspend this Programme with 3 days prior notice. For the avoidance of doubt, cancellation, termination or suspension of this Programme shall not entitle You for any claim or compensation against Us for any and all losses or damages suffered or incurred by You as a direct or indirect result of the act of cancellation, termination or suspension.
62. Our decision on all matters relating to this Programme shall be final and binding.
63. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against You under applicable laws, if any, in relation to this Programme.
64. To the fullest extent permitted by law, We expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Reward Points /Additional Reward Points, and/or redemption of any reward items.