

# Terms and Conditions for HSBC TravelOne Rewards Programme

**Effective 01 January 2025**

The HSBC TravelOne Rewards Programme ("the Programme") enables You redeem Reward Points earned with Your HSBC TravelOne Credit Card ("Credit Card").

## When do these Terms and Conditions apply?

1. These Terms and Conditions apply to Your membership of the Programme. They apply alongside the terms and conditions in the Cardholder Agreement, UTCs (both are available on Our website at <https://www.hsbc.com.my/terms-and-conditions/>), the [Terms and Conditions for TravelOne Credit Card Programme](#) ("TravelOne T&C") (collectively referred to as "Our Terms").
2. To be a member of the Programme, you must hold a Credit Card issued by the Bank in Malaysia. When your application for the Credit Card is accepted, you will be automatically enrolled in the Programme.
3. "Bank" or "We" or "Our" or "Us" refer to HSBC Bank Malaysia Berhad (Registration No.198401015221 (127776-V)).
4. "You" or "Your" refer to the person who holds the primary Credit Card account with us.
5. The following persons are excluded from participating in this Programme:
  - a. cardholder(s) of invalid, closed, blocked or cancelled Credit Card and/or whose accounts are delinquent following the Bank's definition; and/or
  - b. cardholder(s) of HSBC Corporate Credit Cards.

Excluded cardholders will not be able to participate in this Programme, i.e. not able to earn or redeem their Reward Points.

6. "Reward Points" refers to the points accumulated in Your Credit Card account, which include both primary and supplementary accounts.
7. "Reward Items" refers to the items or options that are available for redemption as listed in the Loyalty Portal.
8. "Loyalty Portal" refers to the dedicated reward points redemption portal which You can access via Mobile Banking App.
9. "Mobile Banking App" refers to HSBC Malaysia Mobile Banking App.
10. "PDPA Notice" refers to HSBC's Notice to Customers relating to the Personal Data Protection Act 2010 available at Our website at <https://www.hsbc.com.my/privacy-and-security/>.
11. "UTCs" refers to the Universal Terms and Conditions available on Our website at <https://www.hsbc.com.my/terms-and-conditions/>.

## Reward Points Earned by You

12. You will earn Reward Points when You and/or Your supplementary cardholder(s) use the Credit Card to make a purchase. To learn more on how You can earn Your Reward Points, please refer to TravelOne T&C for more details.
13. Reward Points earned are valid and can be redeemed within three (3) years from the end of the calendar month in which You earned them. After this the Reward Points will expire.

*For example: If You make a transaction on 20<sup>th</sup> July 2023, Your points earned for that transaction will expire on 30<sup>th</sup> July 2026.*

14. In case of decimal value, the number of Reward Points will be rounded down to the nearest points.
15. Accumulated Reward Points will be reflected in Your monthly Credit Card statement, Online Banking and Mobile Banking App.
16. 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.
17. All Reward Points are not transferable. You cannot transfer Reward Points from one Credit Card to another credit card. Reward Points cannot be gifted or transferred to any other HSBC credit cardholders. Hence, if You apply for another credit card type and wish to cancel Your existing Credit Card, You should redeem Your Reward Points of Your existing Credit Card prior to its cancellation.
18. Your Reward Points will be forfeited totally and lapse when You cancel your Credit Card notwithstanding that the Reward Points have yet to expire. Hence, You should redeem your Reward Points at least the day prior to Your Credit Card cancellation. We will not accept any redemption request on or after the date You submit the Credit Card cancellation request to Us.
19. If We close or cancel Your Credit Card for any reason, We will tell You in writing by giving You at least seven (7) working days' advance termination notice. Please ensure You redeem Your Reward Points by the date stated in the termination notice. Thereafter, Your Reward Points will be forfeited totally and lapse; and We will not accept any redemption request.

#### **Are there circumstances when you won't be able to earn or redeem Reward Points?**

20. You may not be able to earn or redeem Reward Points; and/or Your unutilised Reward Points will be forfeited (in parts or in whole) if You are in breach of these Terms and Conditions, Our Terms or any other agreement with Us (e.g. fraud and abuse relating to the earning and transferring of Reward Points).
21. You may be temporarily not able to earn or redeem Reward Points when Your Credit Card is suspended or temporarily blocked.
22. You understand that We are not responsible for any delay in the posting of transactions which may result in a delay in the accrual of Reward Points.
23. The Reward Points will not be accrued on any un-posted or cancelled card transaction.
24. You agree that We reserve the right to adjust Your Reward Points balance if the Reward Points have been added or removed by error, or due to disputed, cancelled or refunded transactions. This includes Reward Points arising from disputed transactions/billings, refund or return of goods or services purchased with the Credit Card. For example, deduction of Reward Points on refunded transactions maybe in whole or in part, including tax refund on overseas purchases. We will do the adjustment as soon as reasonably practical for Us to do so. You agree that We do not have to honour any Reward Points which have not been earned in accordance with Our Terms and Our decision to adjust Your Reward Points is final.
25. In case that You did not receive Reward Points on Your Eligible Spend(s), please contact Us no later than thirty (30) days from the transaction date for Our further checking. We have the right to request You to provide information of the Eligible Spend(s) for validation. If You do not contact Us within thirty (30) days to raise Your request or if You do not respond to Our request for further information by the required date, there shall be no further action required on Us and We are not liable to fulfil any Reward Points on the disputed Eligible Spend(s).
26. If there are insufficient Reward Points in Your Credit Card account, Your redemption will be unsuccessful. We will decline Your redemption request and notify You on this (e.g. by email notification/Letter).

#### **How to keep track of Reward Points?**

27. You can check Your Reward Points balance via the Loyalty Portal and Online Banking. You will also be able to see information about Reward Points You have earned, redeemed, or which have been adjusted or deducted due to disputed or refund transactions on the Loyalty Portal.

### **Reward Points Redemption**

28. You can redeem Reward Points once they are available for viewing via the Loyalty Portal for Reward Items. Deduction of Reward Points for redemption is made in chronological order following the date the Reward Points are earned, i.e. the oldest Reward Points will be used first.
29. Most of the Reward Items can be redeemed instantly. However, the duration may vary depending on the processing duration of selected participating partners. For example, as of 1 May 2023, if You choose to redeem JAL airmiles, JAL Mileage Bank generally takes up to 21 working days to process Your request.
30. Only You can redeem Your Reward Points earned with Your Credit Card or any of Your supplementary Credit Card(s).
31. We may make changes to the Reward Items including its redemption options and additional terms and conditions (e.g. a change to the airlines/hotels/charity You can choose from, temporarily or permanently withdraw any Reward Items), the Reward Points amount required for redemption from time to time without notice. Additional terms and conditions may apply to some or all of these Reward Items and You will be able to view the relevant terms and conditions via the Loyalty Portal.
32. If You are unable to access the Mobile Banking App, or if You are having trouble or have a technical issue with redeeming Reward Points via the Loyalty Portal, You can redeem the Reward Points by calling Us at **1300-88-1388**.
33. Once You submit a redemption request to Us, it cannot be reversed, withdrawn, cancelled or changed. Redeemed Reward Items are not exchangeable for cash or credit, and not refundable or transferable.
34. If Your redemption request is not successful, Your Reward Points will be added back to Your Credit Card account.
35. We will process Your redemption request as soon as We can. You understand and agree that We shall not be held liable for any delay in the fulfilment of redemption request for any reasons beyond Our control.
36. Any props, accessories or equipment featured together with the Reward Items in the Loyalty Portal are for ornamental or illustrative purposes and shall not form part of the Reward Items.

### **Can We make changes to these Terms and Conditions?**

37. We can make changes to these Terms and Conditions by giving You at least three (3) days' prior notice of the changes.

### **Can We end the Programme?**

38. We can end the Programme at any time by giving you at least thirty (30) days' prior notice.
39. You will have until the end of the notice period to use any remaining Reward Points. After this they will no longer be available for You to use.

### **How do We give You notice?**

40. We will communicate in any or a combination of the following methods to give You notice(s) :
- a. written notice or via electronic means sent to Your latest address/email address/contact number as maintained in Our records;
  - b. press advertisements;
  - c. notice in Your card statement(s);
  - d. display at Our business premises;
  - e. notice on Our public website, or
  - f. notice via Our HSBC Mobile Banking App or Loyalty Portal.

and We assume You have received the notice(s) on the same day after its delivery for notices sent electronically, by press advertisements, by card statements, by display on Our premises, or by notice on Our public website, Mobile Banking App or Loyalty Portal; or on the third (3<sup>rd</sup>) day after its dispatch if sent via postage or courier to Your address.

#### **If you have queries**

41. If You have any queries regarding this Programme, please contact Us by calling **1300-88-1388**.
42. You should send Your query on the earning and/or redeeming the Reward Points to Us within thirty (30) days from the date in which the Reward Points You wish to query are reflected, earned or deducted.
43. We assume no responsibility for the Reward Items redeemed. We are not the manufacturer or supplier of the Reward Items goods and services. Hence, if You have any query or complaint about the suitability or quality of the Reward Items, please send Your query/complaint to the respective merchants of the Reward Items. We are not responsible for handling complaints/disputes related to the use of the Reward Items.

#### **Your information**

44. The Loyalty Portal is managed by our service provider. This means We will share Your personal information (i.e. customer name, customer HSBC identification number and/or participating airline/hotel membership ID) as required by the service provider, who may share it with other third parties (e.g. participating airline or hotel operators) on necessity basis for the purposes of fulfilling Your redemption requests.
45. You agree that We have the right to collect, use, process, share and store Your personal information, for purposes and to the persons as provided for in our PDPA Notice and in accordance with Our Terms.

#### **Airline miles & Hotel points redemptions**

46. If You wish to redeem airline miles/hotel points, You must first become a member of the participating airline/hotel partners (frequent flyer/ hotel membership(s)) and obtain the frequent flyer/hotel membership number of the respective participating airline or hotel partners which You would like to redeem with Your Reward Points for airline miles or hotel points.
47. Your airline miles and/or hotel membership accounts must be active and in good standing to redeem Reward Points into the airline miles/hotel points.
48. Your submission of a request to redeem Reward Points for airline miles/hotel points is deemed as complete acknowledgement and acceptance of the terms and conditions associated with the redemption and participation in the respective airlines/hotels membership(s).
49. You may only request to redeem the Reward Points for airline miles/hotel points to be credited into an airline frequent flyer /hotel membership account in Your own name, and all information submitted must match the airline frequent flyer/ hotel membership account held by the participating airline/hotel(s). Incomplete or inaccurate information cannot be processed and will lead to requests being rejected by the participating airlines/hotels. In the event the participating airline/hotel partner(s) is unable to identify You in the mileage/points conversion process, We will use Our best efforts to identify and resolve the issue. This may delay the posting of airline miles/ hotel points to the requested airline frequent flyer/hotel membership account. If the issue cannot be resolved, the Reward Points deducted from Your Credit Card account will be added back to your Credit Card account, and You will be notified.
50. You must comply with the terms and conditions of the participating airlines/hotels in relation to the redeemed airline miles/hotel points, and they may change their terms and conditions, benefits and usage of the airline miles/hotel points from time to time. We are not responsible for the redeemed airline miles/hotel points or for the actions of the respective participating airlines/hotels in connection with its airline frequent flyer/ hotel membership thereof. Any queries regarding the redeemed airline miles/hotel points shall be directed to the respective airlines/ hotels directly.
51. The conversion rate for Reward Points into airline miles/hotel points may vary by participating airline/hotel partners and We will notify You on Our public website/Loyalty Portal.

#### **Redemption for One Tree Planted**

52. Rewards points redemption can be redeemed towards donation to One Tree Planted, a U.S. registered non-profit organization No. 46-4664562. 100% of Your donation goes to One Tree Planted at the applicable conversion rate and there will be no deduction for any fees and charges.
53. You cannot claim Malaysian tax relief for donation to One Tree Planted.

54. All donations will be made through the Intelligent Foundation, a UK registered charity No. 1192508, who will make payment to One Tree Planted.

#### **Other Terms & Conditions**

55. In the event of inconsistency between these Terms and Conditions, and Our Terms, these Terms and Conditions shall prevail insofar as they apply to this Programme.
56. We shall not be liable for any default due to any act of God or any event beyond Our reasonable control.
57. We shall only be liable for any loss or damage suffered or incurred as a direct result of Our negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not We have been advised of the possibility of such loss or damage.
58. You are responsible for the taxes incurred in the redemption of Reward Items (if applicable), and You shall make payment for the taxes to the required authorities as they fall due.
59. By participating in this Programme, You agree to be bound by these Terms and Conditions, Our Terms and Our decisions.