AMENDED TERMS & CONDITIONS FOR HSBC PREMIER TRAVEL MASTERCARD® CREDIT CARD PROGRAMME

(Effective 13 August 2025)

14 July 2025

Dear Valued Customers.

We hereby give notice that this Amended Terms & Conditions for HSBC Premier Travel Mastercard Credit Card Programme shall supersede the existing Terms & Conditions effective on <u>13 August 2025</u>.

Kindly refer to the table below reflecting the changes made to the Terms & Conditions for HSBC Premier Travel Mastercard Credit Card Programme (July 2024 version) i.e. terms and conditions for Airport lounge programme, Agoda offer, Expedia offer, complimentary global data roaming and complimentary digital health services by Allianz ("Programme") will be removed. The terms and conditions for the respective Programme will be made available on our <u>public website</u>.

The amendment is listed below:

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Clauses 11 to 13 will be removed	11. This Programme consists of the following privileges:
	a. <u>Air Miles</u> b. <u>Airport Lounge Programme</u> c. <u>Agoda Offer</u> d. <u>Expedia Offer</u> e. <u>Complimentary Global Data Roaming</u> by Flexiroam f. <u>Complimentary Digital Health</u> Services by Allianz
	12The privileges extended to Eligible Cardholders are reviewed on a periodic basis and may be substituted, changed and/or withdrawn by HSBC with 3 days prior notice.
	13. The privileges under this Programme are for all primary Eligible Cardholders. Supplementary Eligible Cardholders may participate or enjoy the privileges of the following: a. Section C (Agoda Offer) b. Section D (Expedia Offer) c. Section G (Digital Health Services by Allianz)
Clauses 33 to 69 will be removed	AIRPORT LOUNGE PROGRAMME 33. Primary Eligible Cardholders are entitled to enjoy complimentary visits to the Lounges, which is governed by the Terms and Conditions of HSBC Plaza Premium Lounge Programme.
	AGODA OFFER 34. Eligible Cardholders can enjoy 7% discount for hotel bookings made through http://www.agoda.com/hsbemy using their



- HSBC PTC. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
- 35. This Agoda Offer is applicable only to hotels with pre-paid room types that have the "Promotion Eligible" flag. "Pay at hotel" room types are not eligible for this Agoda Offer:
- 36.—The 7% discount is applicable to hotel room charges only, and excludes local taxes, service fees and any other additional charges.
- 37.—The 7% discount shall be applicable to the total amount regardless of the number of rooms or nights of stay reserved as there is no set minimum or maximum number of rooms or nights of stay required.
- 38. The hotel room bookings are subject to availability on Agoda.
- 39. This Agoda Offer cannot be exchanged for eash or other products or services.
- 40.—The 7% discount will be reflected only when the booking is confirmed after the HSBC PTC details are entered and pre paid hotel option is selected. Once the hotel booking is made, the final amount will be charged to the HSBC PTC.
- 41.—The Eligible Cardholder will need to present their HSBC PTC upon arrival at the hotel.
- 42. HSBC will not be liable to the Eligible Cardholder for any disputes between the Eligible Cardholder and Agoda on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Agoda and/or the hotels.

EXPEDIA OFFER

- 43.—Eligible Cardholders can enjoy 10% discount for hotel bookings made through http://www.expedia.com.my/HSBCPremier using their HSBC PTC. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.
- 44.—The Eligible Cardholder must first register for an Expedia account with their HSBC PTC or link their existing Expedia account to their HSBC PTC, at http://www.expedia.com.mv/HSBCPremier
- 45.—To enjoy this Expedia Offer, the Eligible Cardholder must go to the website above and

- key in their HSBC PTC number when a booking is made to enable a coupon code to appear at checkout. This coupon must be selected before payment is charged to the HSBC PTC.
- 46. The 10% discount is applicable to hotel room charges only, and excludes any taxes, applicable fees or additional costs.
- 47. The 10% discount shall be applicable to the total amount on one (1) room only regardless the number of nights of stay reserved as there is no set minimum or maximum number of nights of stay required.
- 48. The hotel room bookings are subject to availability on Expedia.
- 49.—The coupon can only be used for bookings within the next 12 months. If a booking is made for a stay beyond the 12 months period, the coupon cannot be used.
- 50. This Expedia Offer cannot be used with any other discount vouchers, promotions, discounted items and fixed price items, unless specified.
- 51. This Expedia Offer is not transferable and cannot be exchanged for eash or other products or services.
- 52. Other restrictions by Expedia may apply and Eligible Cardholders should always refer to the booking conditions set by Expedia on their website.
- 53. Eligible Cardholders will also enjoy a complimentary +Gold status from Expedia once they register for an Expedia account with their HSBC PTC or link their existing Expedia account to their HSBC PTC at http://www.expedia.com.my/HSBCPremier.

 The +Gold status is valid for a period of 12 months from the date of registration.
- 54. The +Gold status allows Eligible Cardholders
 to enjoy exclusive additional privileges as
 stated on
 https://www.expedia.com.my/rewards/gold
 and is subject to Expedia's sole discretion.
- 55.—HSBC will not be liable to the Eligible Cardholders for any disputes between the Eligible Cardholder and Expedia on matters relating to hotel bookings, provision and use of facilities and services in the hotels. These disputes should be resolved directly with Expedia and/or the hotels.

COMPLIMENTARY Global Data Roaming by Flexiroam

- 56. Eligible Cardholders may enjoy complimentary access to over 580 teleos 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.
- 57. 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 PTC number to redeem. Eligible Cardholders may visit https://www.flexiroam.com/mastercard for more information.
- 58. Enrolment in Flexiroam is limited to Eligible Cardholders of HSBC PTC.
- 59:—Eligible Cardholders will be required to provide their HSBC PTC 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.
- 60. The full list of the 150+ countries can be found at https://www.flexiroam.com/coverage-partners/.
- 61. 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.

COMPLIMENTARY Digital Health Services by Allianz

- 62.—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 PTC.
- 63. Eligible Cardholders may enjoy the followings:
 - a)—Video Consultations by Doctor Anywhere

 —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 Doctor Anywhere
- e) 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
- 64. In order to access Digital Health, Eligible Cardholders will need to access www.digitalhealthxtra.hsbc my.medi24.com.
- 65. You are required to enter the first 10 digits of Your HSBC PTC number to confirm eligibility and generate personal activation code.
- 66. Select preferred channel for the Digital Health Assistant, accept terms of use and privacy notice or
- 67. Select teleconsultation on the Digital Health Assistant and register to Doctor Anywhere. Download the Doctor Anywhere app via App store or Google Play and login using email address and the password created during registration.
- 68. Eligible Cardholders will be required to provide their HSBC PTC number and personal data directly to Medi24, and accept Medi24's terms and conditions and privacy notice accessing the telehealth services. 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.
- 69. HSBC is not responsible for and does not guarantee the service, quality, security or availability of Allianz's benefit providers, Doctor Anywhere (in respect of video consultations and medicine delivery) and Medi24 (in respect of medical advice).

The Amended Terms & Conditions for HSBC Premier Travel Mastercard Credit Card 2025 (effective 13 August 2025) will be available here.