

**AMENDED TERMS & CONDITIONS FOR HSBC PREMIER WORLD 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 World Mastercard Credit Card Programme shall supersede the existing Terms & Conditions effective on 13 August 2025.

Kindly refer to the table below reflecting the changes made to the Terms & Conditions for HSBC Premier World 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 [public website](#).

The amendment is listed below:

Clause 11 will be added to define Total Relationship Balance (TRB)	11. Total Relationship Balance (TRB) includes any Deposits in Current Account/-i, Savings Account/-i, Time Deposits/Term Deposit/-i, and/or Investments in Unit Trust funds/ Shariah-complaint Unit Trust funds, Structured Investment/-i, Dual Currency Investment/-i and/or Direct Retail bond, Sukuk, and/or Cash value from Family Takaful/Life Insurance products with investment-linked and savings components
Clauses 12 to 14 will be removed	<p><u>PROGRAMME</u></p> <p>12. This Programme consist of the following:</p> <ul style="list-style-type: none">a. Reward Pointsb. Complimentary Airport Loungec. Agoda Offerd. Expedia Offere. Complimentary Global Data Roaming by Flexiroamf. Complimentary Digital Health Services by Allianz <p>13. The privileges extended to You are reviewed on periodic basis and may be substituted, changed and/or withdrawn by Us with 3 days prior notice.</p> <p>14. The privileges under this Programme are for all Primary Cardholders. Supplementary Cardholders may participate or enjoy the privileges of the following:</p> <ul style="list-style-type: none">a. Section C (Agoda Offer)b. Section D (Expedia Offer)c. Section G (Digital Health Services by Allianz)

~~B. COMPLIMENTARY AIRPORT LOUNGE~~

~~35. Primary Cardholders are entitled to enjoy complimentary visits to the Lounges, which is governed by the [Terms and Conditions of HSBC Plaza Premium Lounge Programme](#).~~

~~C. AGODA OFFER~~

~~36. You can enjoy 7% discount for hotel bookings made through <http://www.agoda.com/hsbemy> using Your HSBC Credit Card. Hotel bookings made outside this website will not have the discount applied and no refunds will be given.~~

~~37. 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.~~

~~38. The 7% discount is applicable to hotel room charges only, and excludes local taxes, service fees and any other additional charges.~~

~~39. 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 minimum or maximum number of rooms or nights of stay required.~~

~~40. The hotel room bookings are subject to availability on Agoda.~~

~~41. This Agoda Offer cannot be exchanged for cash or other products or services.~~

~~42. The 7% discount will be reflected only when the booking is confirmed after Your HSBC Credit Card 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 Credit Card.~~

~~43. You will need to present Your HSBC Credit Card upon arrival at the hotel.~~

~~44. We will not be liable to You for any disputes between You 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.~~

~~D. EXPEDIA OFFER~~

~~45. You can enjoy 10% discount for hotel bookings made through <http://www.expedia.com.my/HSBCPremier> using their HSBC Credit Card. Hotel~~

bookings made outside this website will not have the discount applied and no refunds will be given.

- ~~46. You must first register for an Expedia account with their HSBC Credit Card or link Your existing Expedia account to Your HSBC Credit Card, at <http://www.expedia.com.my/HSBCPremier>.~~
- ~~47. To enjoy this Expedia offer, You must go to the website above and key in Your HSBC Credit Card 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 Credit Card.~~
- ~~48. The 10% discount shall be applicable to the total amount before the application of any taxes, tax recovery charges, applicable fees or additional costs on 1 room only regardless of the nights of stay reserved as there is no set minimum or maximum number of rooms or nights of stay required.~~
- ~~49. The hotel room bookings are subject to availability on Expedia.~~
- ~~50. The coupon can only be used for bookings within the next 12 months. If a booking is made for a stay beyond 12 months, the coupon cannot be used.~~
- ~~51. This Expedia offer cannot be used with any other discount vouchers, promotions, discounted items and fixed price items, unless specified.~~
- ~~52. This Expedia offer is not transferable and cannot be exchanged for cash or other products or services.~~
- ~~53. Other restrictions by Expedia may apply and You should always refer to the booking conditions set by Expedia on their website.~~
- ~~54. You will also enjoy a complimentary +Gold status from Expedia once You register for an Expedia account with Your HSBC Credit Card or link Your existing Expedia account to Your HSBC Credit Card at <http://www.expedia.com.my/HSBCPremier>. The +Gold status is valid for a period of 12 months from the date of registration.~~
- ~~55. The +Gold status allows You to enjoy exclusive additional privileges as stated on <https://www.expedia.com.my/rewards/gold> and is subject to Expedia's sole discretion.~~

~~56. We will not be liable for any disputes between You 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.~~

~~E. COMPLIMENTARY Global Data Roaming by Flexiroam~~

~~57. 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.~~

~~58. 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.~~

~~59. Enrolment in Flexiroam is limited to Eligible Cardholders of HSBC Credit Card.~~

~~60. 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.~~

~~61. The full list of the 150+ countries can be found at <https://www.flexiroam.com/coverage-partners/>.~~

~~62. 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.~~

~~F. COMPLIMENTARY Digital Health Services by Allianz~~

~~63. 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.~~



	<p>64. Eligible Cardholders may enjoy the followings:</p> <ul style="list-style-type: none">a) Video Consultations by Doctor Anywhere Consult a qualified doctor for medical diagnosis, prescription and medical certificate via video chatb) 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 Anywherec) Medical Advice via Chat by Digital Health Assistant delivered by Medi24 Chat with qualified doctors via Your preferred messaging platformd) Symptom Check via Chat by Digital Health Assistant delivered by Medi24 Check your symptoms with an empathy driven chatbot via Your preferred messaging platform <p>65. In order to access Digital Health, Eligible Cardholders will need to access www.digitalhealthxtra.hsbc-my.medi24.com.</p> <p>66. You are required to enter the first 10 digits of Your HSBC Credit Card number to confirm eligibility and generate personal activation code.</p> <p>67. Select preferred channel for the Digital Health Assistant, accept terms of use and privacy notice or</p> <p>68. 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.</p> <p>69. 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.</p> <p>70. 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</p>
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	consultations and medicine delivery) and Medi24 (in respect of medical advice).
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The Amended Terms & Conditions for HSBC Premier World Mastercard Credit Card 2025 (effective 13 August 2025) will be available [here](#).