

- **TERMS & CONDITIONS FOR HSBC PREMIER TRAVEL MASTERCARD® CREDIT CARD EFFECTIVE 13<sup>th</sup> August 2025**

### **DEFINITION**

1. "HSBC" or "We" or "Our" or "Us" refers to HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)).
2. "Programme" refers to HSBC Premier Travel Mastercard Credit Card Programme.
3. "Eligible Cardholders" or "You" or "Your" refers to all primary and/or supplementary cardholders of a HSBC Premier Travel Mastercard Credit Card excluding the following categories of persons:
  - a. Cardholder(s) of HSBC Premier Travel Mastercard Credit Cards that are not issued in Malaysia; and/or
  - b. Cardholder(s) of invalid or cancelled HSBC Premier Travel Mastercard Credit Cards and/or whose accounts are delinquent within HSBC's definition;
  - c. Cardholder(s) of company and/or corporate HSBC Credit Cards.
4. "HSBC Credit Card" or "HSBC PTC" refers to a HSBC Premier Travel Mastercard Credit Card issued in Malaysia.
5. "Air Miles" refers to HSBC Air Miles earned through the use of a HSBC PTC for transactions charged and posted to the Eligible Cardholder's credit card account.
6. "Eligible Spend" collectively refers to transactions eligible for Air Miles earning as defined in Clauses 11.
7. "Air Miles Cap" refers to the maximum Air Miles to be awarded per Eligible Cardholder's HSBC Credit Card account, per calendar month.
8. "Merchant Category Code" is code assigned by the respective acquiring bank to identify the type of business or service the company offers.
9. "Merchant Identity Description" is a name or description assigned by the respective acquiring bank to differentiate merchants.
10. "Posting Date" refers to the date the transaction is charged to the credit card and may be a few days later than the actual transaction date.

### **A. AIR MILES**

11. Eligible Cardholders who spend using their HSBC PTC will earn Air Miles on each transaction except listed below:
  - a. Fees and charges as per Bank's Tariff and Charges and applicable tax, if any; and/or
  - b. Cash Advance, Balance Transfer Instalment, Card Instalment Plan, Cash Instalment Plan, Balance Conversion Plan, bill payment through HSBC Online Banking, JomPay transactions, and FPX transactions; and/or
  - c. 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

12. Eligible Cardholders will earn Air Miles for below category of spend:
- 1.1x Air Miles for every RM1.00 overseas spend in foreign currency; and/or
  - 1x Air Miles for every RM4.00 local spend as defined in Clause 16 below.
13. For clarity, Air Miles will be awarded based on transaction posted to the Eligible Cardholder's HSBC Credit Card account and rounded down to the nearest Ringgit.
- For example:*
- Eligible Cardholder spends RM1,133.52 overseas. Air Miles earned will be calculated and rounded down:
- RM1,133.52 X 1.1 = 1,246.872, which will be rounded down to 1,246 Air Miles
14. Each category of spend is subject to Air Miles Cap as follows:
- Overseas spend: 20,000 Air Miles
  - Local spend: 30,000 Air Miles
15. Eligible Spend for Overseas Spend are those that:
- Are posted to the Eligible Cardholder's HSBC Credit Card account; and
  - Includes** overseas spend made in foreign currency outside Malaysia, online transactions in foreign currency, insurance and utility payments; and
  - Excludes those stated in Clause 11 above and all local spend.**
16. Eligible Spend for Local Spend are those that:
- Are posted to the Eligible Cardholder's HSBC Credit Card account; and
  - Includes** all local spend made within Malaysia, including online transactions in local currency, insurance and utility payments; and
  - Excludes those stated in Clause 11 above.**
17. The tracking of the Eligible Spend is based on posting date (Malaysian Time).
18. Air Miles will only be awarded for Local Spend of RM4 and above. If the Local Spend is below RM4.00, Air Miles will not be awarded.
19. 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 the primary Eligible Cardholder and/or his/her supplementary/ies credit cardholder(s) will be consolidated and will not be viewed individually in meeting the Air Miles Cap.
20. 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. In the event that Additional Reward Points are not credited to the Eligible Cardholder's HSBC Credit Card account due to the incorrect assignment of MCC and MID by the acquiring bank, the Eligible

Cardholder agrees that HSBC shall not be held responsible for such discrepancies which are beyond HSBC's control.

**EXAMPLES:**

Example 1:

Cardholder A spent RM2,500 with his HSBC PTC for the month of August 2025 as illustrated in the table below. Total Air Miles earned is 2,070.

Posting Date	Spend Type		Denominator (Air Miles Earn)	Spend Amount (RM)	Air Miles Earned
2 August 2025	St. Regis Hotel, Singapore	Overseas	1.1x	1,200	1,320
15 August 2025	Shopping at The Curve, Mutiara Damansara	Domestic	0.25	800	200
27 August 2025	Charles & Keith, Singapore	Overseas	1.1x	500	550
<b>Total Spend / Air Miles earned</b>				<b>2,500</b>	<b>2,070</b>

Example 2:

Eligible Cardholder B spent RM1,899.89 with his HSBC PTC for the month of August 2025 as illustrated in the table below. Total Air Miles earned is 1,702.

Posting Date	Spend Type		Denominator (Air Miles Earn)	Spend Amount (RM)	Air Miles Earned
2 August 2025	Hong Kong Disneyland, Hong Kong	Overseas	1.1x	1,444.99	<u>1,589</u> (Round down from 1,589.489)
15 August 2025	Shopping at KLCC, Kuala Lumpur	Domestic	0.25	454.90	<u>113</u> (Round down from 113.725)
<b>Total Spend / Air Miles earned</b>				<b>1,899.89</b>	<b>1,702</b>

21. The Air Miles will only be credited to the primary Eligible Cardholders' HSBC PTC account and reflected in the statement in the month following the credit.
22. Primary Eligible Cardholders may redeem their Air Miles for the participating frequent flyer miles, items and vouchers listed on the HSBC Premier Travel Rewards catalogue available at [www.hsbc.com.my/rewards](http://www.hsbc.com.my/rewards).
23. The Eligible Cardholder's HSBC PTC must be in good standing at all times and **MUST BE PIN ACTIVATED** and **MUST NOT** be delinquent, invalid and/or cancelled within HSBC's definition, otherwise he/she will be disqualified from participating in this Programme and/or from earning Air Miles.
24. The Air Miles earned cannot be exchanged for cash or credit.

25. HSBC will not entertain requests to credit the Air Miles into any other HSBC credit card account; nor are Eligible Cardholders allowed to transfer or sell their Air Miles to any person.
26. HSBC shall not be held liable for any mishaps, injuries or accidents that may occur in the redemption or usage of flight(s), stay(s) and/or item(s) redeemed with the Air Miles awarded under this Programme.
27. HSBC reserves the right, at its absolute discretion, in the allocation of the Air Miles to the Eligible Cardholders.
28. The Air Miles are valid for a period of 3 years and must be redeemed prior to their expiry as stated in the Eligible Cardholder's HSBC PTC monthly statement. HSBC will not entertain any request by the Eligible Cardholder or any other person for an extension of the validity of the Air Miles.
29. Once the Air Miles have been redeemed and are reflected in the airline frequent flyer programme, HSBC bears no liability and all queries thereafter should be directed to the respective airline. HSBC is not responsible for the actions of the airlines in connection with its frequent flyer programme.

## GENERAL TERMS & CONDITIONS

30. We reserve the right to vary, delete or add to any of these Terms & Conditions with 3 days prior notice and such Terms & Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Programme.
31. 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, save and except where such loss or damage was directly attributable to the Bank's gross negligence or wilful default.
32. We may use any of the following modes to communicate notices in relation to this Programme to You:
  - a. individual notice to 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 HSBC Credit Card statement(s);
  - d. display at its business premises; or
  - e. notice on Our website(s),where such notices shall be deemed to be effective on and from the 4<sup>th</sup> 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 3<sup>rd</sup> day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
33. These Terms and Conditions are in addition to the HSBC Cardholder Agreement and Universal Terms and Conditions ("UTCs") available at [www.hsbc.com.my](http://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](http://www.hsbc.com.my). In the event of inconsistency between these Terms and Conditions, the HSBC Cardholder Agreement, UTC and the Terms and Conditions for HSBC Rewards Programme, these terms and conditions shall prevail in so far as they apply to this Programme.
34. 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.
35. We reserve the right to cancel, terminate or suspend this Programme with 3 days prior notice. For the avoidance of doubt, Our cancellation, termination or suspension of this Programme shall not entitle You to 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.
36. Our decision on all matters relating to this Programme shall be final and binding.
37. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Programme.
38. To the fullest extent permitted by law, We expressly exclude and disclaim 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, redemption of Vouchers and Online Vouchers, redemption of the Air Miles, any flight or merchandise redeemed with the Air Miles or items redeemed with the Reward Points/Additional Reward Points awarded under this Programme.