

HSBC Premier

World Elite™

MasterCard®



HSBC 
Premier



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Welcome to HSBC Premier

World Elite™ MasterCard®

The HSBC Premier World Elite™ MasterCard® gives you a convenient and reliable way to pay, 24 hours a day, wherever you are. Discover the card that will give you rewards that you can take advantage of, at home or away.

Travelling the world and experiencing new places and cultures can be so rewarding. Now we'd like to help you get even more from your travels with hand-picked extra benefits that could help make your life a little more comfortable, both at home and away.

Representative example

Representative **59.3% APR** variable and **18.9% p.a.** variable for purchases, based on the annual fee of **£195** and an assumed credit of **£1,200**.

All credit applications are subject to status. Terms and conditions apply.

Eligibility

To be eligible for an HSBC Premier World Elite MasterCard you need to be over 18 and an HSBC Premier customer.

HSBC Premier is available to you if you pay your annual income into your HSBC Premier Bank Account and either:

- have savings or investments of at least £50,000 with HSBC in the UK; or
- have an individual annual income of at least £100,000 and have one of the following products with HSBC in the UK:
 - a mortgage,
 - an investment, life insurance or protection product.

Or, if you qualify for HSBC Premier in another country.

Please note

HSBC in the UK includes the Channel Islands but excludes M&S Bank, first direct and HSBC Expat. For the second criteria, in the case of a joint account, at least one of the parties must have an individual annual income of at least £100,000. The investment, life insurance or protection products also include those purchased through one of HSBC's advisers.

If you're not yet an HSBC Premier customer, find out more about the Premier experience by:

- **visiting your local branch**
- **calling us on 0345 600 6161* (textphone 0800 028 0126)**
- **going online at www.ciiom.hsbc.com/savings/hsbc-premier**

* Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Welcome to HSBC Premier *World Elite*TM *MasterCard*[®] at a glance.

- **Welcome points boost**
40,000 reward points when you spend £2,000 on your card in the first 90 days of card membership.
- **Anniversary points boost**
40,000 reward points when you spend £12,000 or more on your card within the first 12 months of card membership.
- **Airport lounge access**
Whether travelling for business or leisure, relax and enjoy access to over 750 Airport Lounges around the world – brought to you by LoungeKey.
- **Global wi-fi**
Take advantage of access to more than 50 million wi-fi hotspots globally – brought to you by iPass.
- **HSBC Premier Rewards Programme**
Earning you points whenever you spend and including our Rewards for Miles scheme.
- **Hotel discounts**
10% discount on selected hotels booked through Expedia and Agoda with your card.
- **Get there with Uber**
Receive a £20 Uber promo code everytime you purchase airline ticket(s) for at least £500 using your World Elite MasterCard and this card is used within the Uber app.
- **Safer online shopping with MasterCard SecureCodeTM**
- **24 hour HSBC Premier telephone banking service***

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Welcome and Anniversary points boost

- Receive 40,000 Reward Points when you spend £2,000 on your card in the first 90 days of card membership.
- Receive 40,000 Reward Points when you spend £12,000 or more on your card within the first 12 months of card membership.

Airport lounge access

As an HSBC Premier World EliteTM MasterCard[®] holder, you will have access to over 750 Airport Lounges around the world brought to you by LoungeKey. Get away from the hustle and bustle of a busy airport and relax whilst you enjoy a range of refreshments.

LoungeKey provides access to hundreds of airport lounges around the world, regardless of airline or class of travel, simply by carrying your World Elite MasterCard. You don't even need to activate this benefit – it's ready to use straight away.

Terms and conditions apply.

The world's largest wi-fi network

iPass is the world's largest wi-fi network, giving you easy, fast and secure access to 50 million hotspots worldwide. You can use the iPass service in more than 100 countries, at the world's busiest airports, on more than 2,000 airplanes, on 800 trains and in the most popular hotels and shopping centres around the globe.

With iPass, you can stay connected to the information and people that matter most with quick and easy access on any two of your smart devices: phones, tablets and laptops on iOS, Android and Windows platforms.

The connection between you and iPass' Internet gateway is secured so that it masks and encrypts your data, protecting you from unwittingly exposing your online data to malicious activity.

Whether you need to check in on your family or dial in to your meeting, the one thing you don't need to worry about is your wi-fi connection. So sit back, relax, and let iPass take care of keeping you connected.

All World Elite MasterCard cardholders will receive a personal email with simple instructions connecting to iPass' global wi-fi network.

Terms and conditions apply.

Expedia Savings

Receive a 10% discount on selected hotels booked with your HSBC Premier World Elite™ MasterCard® through www.expedia.co.uk/HSBCPremier

Cardholders also benefit from 12 months' complimentary Expedia+ Gold Membership*.

*Expedia+ Gold Membership will be available from 7 December 2016.

Terms and conditions apply.

Agoda Discount

10% discount on over 180,000 hotels booked with your World Elite MasterCard booked through www.agoda.com/HSBCPremier.

Terms and conditions apply.

Get there with Uber

Receive a £20 Uber promo code to your registered email address everytime you purchase airline ticket(s) (value of £500 and above) using your World Elite MasterCard and this card is used within your Uber app.

Terms and conditions apply.



As well as offering you safety and security around the world, we reward you every time you use your HSBC Premier World Elite MasterCard.

For every £1 of eligible spend*¹ on your credit card: you'll earn two HSBC Premier Reward Points if it's in Sterling currency*², or four HSBC Premier Reward Points if it's in non-Sterling currency.

*¹ Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 18-21 for further details.

*² Sterling currency includes transactions made in the UK, Channel Islands and Isle of Man as well as transactions overseas where you choose to pay in Sterling rather than local currency.

Your points can be saved up to treat yourself, treat someone special, or even used to help a favourite charity. You can redeem your points:

- For airline frequent flyer miles through our Rewards for Miles scheme.
- For retail vouchers from stores including Amazon, Marks & Spencer and Debenhams.

- For quality wines and champagnes from Laithwaite's, delivered straight to your UK*³ home or office.

Redeem your points online by logging on to Online Banking at www.ciiom.hsbc.com or by calling us on **0345 600 6161**.^{*4}

^{*3} Laithwaite's do not deliver to the Channel Islands.

^{*4} Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

HSBC Premier Rewards for Miles. Get closer to the world.

You will be able to collect Points on all Eligible Spend which can then be redeemed for airline frequent flyer miles ('Miles') with our selected partners: British Airways, Asia Miles, Singapore Airlines, KrisFlyer, and Etihad Guest.

- Two Points will get you one Mile.

Eligible spend* ¹ in Sterling currency* ²	OR	Eligible spend* ¹ in non-Sterling currency	Premier Points Earned	Airline Frequent Flyer Miles
£750		£375	1,500	750
£1,500		£750	3,000	1,500
£7,500		£3,750	15,000	7,500

^{*1} Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 11-19 for further details.

^{*2} See above for details on what transactions are classed as Sterling currency.

HSBC Premier Reward Points can be redeemed for Rewards for Miles via Online Banking. To find out more about HSBC Premier Rewards for Miles and our selected partners, please visit www.ciiom.hsbc.com/credit-cards/premier/rewards.

Redeem your points for shopping vouchers.

Treat yourself with shopping vouchers

Shopping vouchers come in three denominations:

£5, £15 and £25 and the minimum number of Points you can redeem is 1,500 which gets you a £5 voucher.

Peak time for vouchers requests is November and December. For vouchers needed over this period, please give us as much notice as possible.

Eligible spend* ¹ in Sterling currency ²	OR	Eligible spend* ¹ in non-Sterling currency	Premier Points Earned	Value of points
£750		£375	1,500	£5
£1,500		£750	3,000	£10
£7,500		£3,750	15,000	£50

*¹ Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 11-19 for further details.

*² See above for details on what transactions are classed as Sterling currency.

To order your shopping vouchers call **0345 600 6161**.^{*3} You can also order your vouchers through your Online Banking at **www.ciiom.hsbc.com/savings/hsbc-premier**

Points can be redeemed for vouchers from:

- Amazon
- Debenhams
- Marks and Spencer
- Boots
- Homebase
- Sainsbury's

Amazon.co.uk is not a sponsor of this Programme. For complete gift certificate terms and conditions, see www.amazon.co.uk/gc-legal. All Amazon®, ™ & © are IP of Amazon.com, Inc. or its affiliates.

For the full list of retailers, please visit Online Banking at www.ciiom.hsbc.com/savings/hsbc-premier and select: *My Accounts > Premier World Elite MasterCard > Premier Rewards* in the left hand menu.

*³ Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Exchange your points for a selection of Laithwaite's luxury wines.

Turn your Points into wine and Champagne

From rich, full-bodied reds to crisp, ripe whites and the refreshing sparkle of Champagne, you can have a cause for celebration when you exchange your Points for a selection of quality wines from Laithwaite's.

You can choose from six different cases, exclusively selected for our HSBC Premier World Elite™ MasterCard® customers, which Laithwaite's will deliver to you directly.

HSBC Veuve Clicquot Champagne Six

With its distinctive brioche complexity and that unmistakable yellow label, Veuve Clicquot is one of the world's most famous Grand Marque Champagnes.

Madam Clicquot, the famous widow – or veuve – took over this historic house in the early 18th century and invented the technique of reumage, or riddling, which gave the world crystal-clear Champagne for the first time. Treat yourself to half a dozen gift-boxed bottles and impress the socks off everyone at your next big celebration.

HSBC Châteauneuf-Du-Pape Mixed Six

Taste the King of the Rhône in this six bottle selection of top wines.

A six bottle selection of succulent Châteauneuf-du-Pape: a very impressive centrepiece to any dining table. Two sublime 2012s first – Thierry Ferlay's Le Thierry Ferlay's Le Prince de Courthézon and the pure-Grenache rarity Domaine les Escondudes, each with a Gold medal. Your 2010 is another Gold-medallist – La Tour des Prélats.

HSBC Collection Mix Twelve

This delectable dozen is just the ticket for entertaining, featuring rich, tasty wines guaranteed to have your guests coming back for more.

Your first red is a mature Gran Reserva from old Spain that's matured to perfection in barrel and bottle. It's joined by a smooth treat from Tuscany that's ideal with roast meats plus a complex Chilean blend from the foothills of the Andes that oozes deep, black fruit character. Your first sip of the South African Chenin Blanc is like biting into a crisp green apple and we close the case with two mouthwatering white blends from Italy and Australia.

HSBC Big Reds Twelve

Big and bold, rich and concentrated, these are some of the ripest reds in our cellars. Super smooth and jam-packed with flavour, they're normally from the world's hotter vineyards, where the glorious sunshine ripens the fruit to perfection.

Your super-smooth 12 case features favourites from the Midi, Southern Italy, Argentina and beyond. Smooth enough to sip solo, yet a fine accompaniment to hearty dishes and strong cheeses.

HSBC Collection Mix Six

This delightful half-dozen is just the ticket for entertaining, featuring rich, tasty wines guaranteed to have your guests coming back for more.

Your first red is a mature Gran Reserva from old Spain that's matured to perfection in barrel and bottle. It's joined by a smooth treat from Tuscany that's ideal with roast meats plus a complex Chilean blend from the foothills of the Andes that oozes deep, black fruit character. Your first sip of the South African Chenin Blanc is like biting into a crisp green apple and we close the case with two mouthwatering white blends from Italy and Australia.

HSBC New Zealand Six

The mouthwatering, leap-from-the-glass aromatics of great New Zealand Sauvignon makes it one of the world's most distinctive white wines. For many UK wine lovers, this is THE quintessential expression of the Loire Valley's most famous grape... and when you've tasted the wines in this six-bottle selection you'll understand why.

The Kiwi Sauvignon revolution started in the hallowed vineyards of Marlborough and you've two tropical examples from this world-famous region. Your final star is even richer and packed full of fruit thanks to the warmer climate of the North Island's Hawke's Bay.

Just call Laithwaite's on **03330 242 795** to order the selection that has whetted your palette and quote reference MP15 to pay by Points only, or MC15 to pay by Points and cash.

HSBC Premier Range	Points	Points + Cash	RRP
Veuve Clicquot Champagne Six	68,353	58,978 + £30	£265.93
Châteauneuf-Du-Pape Mixed Six	27,159	22,472 + £15	£121.93
Collection Mix Twelve	25,934	21,247 + £15	£115.87
Big Reds Twelve	24,372	19,684 + £15	£107.87
Collection Mix Six	20,309	15,622 + £15	£88.93
New Zealand Six	17,497	12,809 + £15	£76.93

Lines are open weekdays: 8.30am to 9pm, Saturday: 9am to 8pm, Sunday: 9am to 6pm.

Please note that this offer is only available in the UK (excluding the Channel Islands) and the Isle of Man.

Donate your points to a worthy cause.

Sometimes giving can feel as good as receiving (if not better). That's why we give you the option to donate your Points to a worthy cause.

- Every 1,500 Points you earn from using your card is worth £5 to a selection of charities all over the world.

In order to provide a wide range of charities that our customers would choose to support and to ensure as many charities as possible have the opportunity to benefit from our scheme, we may change the charity selection from time to time. Here's some of the vital work you could support:

Age UK

Age UK aims to improve later life for everyone through our information and advice, campaigns, products, training and research. ageuk.org.uk

Registered Charity number: 1128267

Alzheimer's Society

Alzheimer's Society works to improve the quality of life of people affected by dementia in England, Wales and Northern Ireland. alzheimers.org.uk

Registered Charity number: 296645

SOS Children's Villages

In 125 countries, SOS Children's Villages, the world's largest orphan and abandoned children's charity, provides a home and a family for children who have no one to care for them. soschildren.org

Registered Charity number: 1069204

WaterAid

WaterAid transforms lives by improving access to safe water, hygiene and sanitation in the world's poorest communities, working with partners and influencing decision-makers to maximise their impact. wateraid.org

Registered charity numbers 288701 (England and Wales) and SC039479 (Scotland)

To donate your Points to a worthy cause call us on **0345 600 6161**.* You can also donate your Points through your Online Banking at www.ciiom.hsbc.com/savings/hsbc-premier

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Let your points look after themselves.

If you've been tempted by some of the rewards that we have to offer – and want us to send you vouchers automatically for your selected retailer, or donate to charity – simply tell us and we can redeem your Points for you.

Automatic Redemption is a convenient way of redeeming Points without having to claim them each time. Instead, you can request to have your vouchers posted to you, or charity donations made three times a year (every four months), provided you've accrued enough Points.

How it works

You'll continue to earn Points each month and they'll still appear on your statement, but in the month the auto redemption is due, the accumulated Points will be automatically redeemed for your chosen voucher or charity donation.

To receive a £5 voucher or charity donation, you must earn and redeem a minimum of 1,500 Points.

You'll automatically receive the appropriate number of vouchers, or an appropriate amount will be donated to charity, based on the number of Points you've earned.

To make sure you claim your rewards call us on **0345 600 6161**.* You can also set up Automatic Redemption through your Online Banking at **www.ciiom.hsbc.com/savings/hsbc-premier**

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Additional cards available.

For an annual fee of £60, adding your partner, a family member or friend to your account is a way to get more from your HSBC Premier World Elite™ MasterCard®.

What are the benefits?

- Additional cardholder will gain unlimited access to over 750 airport lounges across the world.
- They'll earn HSBC Premier Reward Points (see page 6 for more details and also pages 11-19 for the HSBC Premier Reward Point Rules).

These points are added to the main Cardholder's Points balance.

Save up and redeem against great rewards for example:

- For retail vouchers from stores including Amazon, Marks & Spencer and Debenhams.
- Sample special selections of luxury wines and champagnes from Laithwaite's.
- Taking that feel good factor even further and donate your points to charity.

You can give three members of your family or close friends a credit card on your account as long as they are over 18 years old. The nominated people will receive their own card (with their name on it) and the transactions will appear on your statement.

The Cardholder remains responsible for all spending on the account made by the Additional Cardholder.

Worldwide protection

If your World Elite MasterCard is lost or stolen when you're abroad, we can arrange an emergency replacement within 36 hours. Where there are no HSBC branches, we can also arrange an emergency cash advance at 245,000 locations worldwide. Our fraud detection systems identify overseas transactions made on your card.

To help further protect you and ensure maximum efficiency of your card while abroad, register your travel plans by calling us on call **0345 600 6161*** (textphone 0800 028 0126) or online. This will also mean you're less likely to be asked to verify your identity when making a purchase.

* Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Representative example

Representative **59.3%** APR variable and **18.9%** p.a variable for purchases, based on the annual fee of **£195** and an assumed credit of **£1,200**.

How to apply for your

HSBC Premier *World Elite*[™] *MasterCard*[®]

Visit us in branch or apply by phone.

If you are an existing HSBC Premier customer then please speak to your Premier Relationship Manager or call us on **0345 600 6161**.*

If you are not an existing HSBC Premier customer yet, then visit your local branch to find out more about the HSBC Premier experience and our HSBC Premier World Elite MasterCard, or call us on **0345 600 6161**.*

* Lines are open 24 hours a day, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

HSBC Premier World Elite[™] MasterCard[®] Reward Points Rules

We have summarised information on your HSBC Premier World Elite MasterCard Reward Points ("Points") for you in the following Points Rules.

Please note that all of the following rules apply to the Premier World Elite MasterCard credit card alongside the HSBC Premier World Elite MasterCard Agreement Terms, plus any additional terms we may have provided in relation to your associated Premier card benefits.

1. You must hold a valid HSBC Premier World Elite MasterCard Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. You will automatically earn Points according to the amount you spend. Earn two points for every £1 (including any tax) of eligible spend in Sterling currency and earn four points for every £1 (including any tax) of eligible spend in non-Sterling currency. Sterling currency includes transactions made in the UK, Channel Islands and Isle of Man as well as transactions overseas where you choose to pay in Sterling rather than local currency.
3. Points will be earned for purchases of goods or services, by you or any additional cardholder, using your HSBC Premier World Elite MasterCard Credit Card ("Eligible Spending"). Points will be earned on the amount debited to your HSBC Premier World Elite[™] MasterCard[®] Credit Card account in pounds sterling for all Eligible Spending.
4. The following items do not count as Eligible Spending:
 - a. interest, fees, late payment charges or any other charges added to your statement;
 - b. Cardholder Repayment Protector insurance premiums charged to your account;
 - c. cash advances including foreign money and travellers cheque purchases;
 - d. any balances from other credit or charge cards which are transferred to your card; or
 - e. ATM withdrawals and gambling transactions.
5. Your HSBC Premier World Elite MasterCard Credit Card statements ("Statement") will show Points earned during the Statement period. Points relating to any refunds will be deducted. Points can only be redeemed after they are shown on your Statement.
6. A total of the Points earned, Points redeemed and Points deducted will appear on each Statement issued. When redeeming your Points, we will deduct the Points earned in date order so that the earliest accrued Points will be redeemed first.

7. Points can be redeemed for up to three years from the month that they are first shown on your Statement. After that they will expire and be deducted on a monthly basis and you will lose the benefits of these Points.
8. You can also redeem Points for items which we will tell you about from time to time. Additional terms and conditions may apply to some or all of the items and we will provide you with these when we detail the items available.
9. Points are redeemed by following the instructions in the Reward Points brochure*.
10. Points earned cannot be transferred to another person.
11. If you choose to redeem Points for any item detailed in the Reward Points brochure* but do not have enough Points, we reserve the right to charge you the retail price of the item to your card or a combination of Points and cash.
12. Unless we inform you otherwise, items ordered will normally be delivered to the primary Cardholder's home address within 20 working days of placing the order. Most items ordered will be delivered free of any charge. A charge may be made for delivery to non-mainland UK addresses (including Isle of Man) and we will notify you of this at the time of order, if applicable. If any goods offered under the programme are unsuitable for delivery to your address, you will be responsible for collecting the goods from such UK address as we notify you.
13. All goods and services supplied will be covered by the manufacturer's or supplier's normal terms of business. Except where the law provides otherwise, we will not be responsible for the quality or suitability of the goods or services, or for any delay in delivery. You should take up any complaint by telephoning the number shown in the Reward Points brochure* for your requested item or by contacting us on 0345 600 6161.
14. If your account is closed, no further Points will be earned. All remaining Points must be redeemed within 30 working days of closure. We reserve the right to deduct any Points left at the end of this period.
If you have chosen to redeem Points automatically, this will happen at that time. If we close your account, we may ask you to use your Points within 30 days of us advising you of the account closure.
15. Where the card facility has been withdrawn as a result of you breaking the terms of your card agreement with us, we will be entitled to deduct all Points, leaving you with a nil Points total.
16. We may at our discretion change the number of Points you earn for your Eligible Spending or the period during which you must use your Points, by giving you at least 30 days written notice, which includes statement messages.
17. Any income or other taxes and duties which may become payable are your responsibility and we make no representations regarding the current or future tax implications of earning or using the Points under the programme.
18. We may, at any time, develop special promotions where you may earn Points under different conditions. Points given under these promotions will be referred to as Bonus Points and will have their conditions disclosed to the Participants.
19. We may terminate the programme at any time by giving you at least 30 working days' written notice. You must use any outstanding Points within 30 working days of the termination date or we will be entitled to deduct them all, leaving you with a nil Points total.
20. We reserve the right to terminate or suspend the Points programme and to deduct any Points you have earned if you have not observed these Rules, or you are in breach of your card agreement, or any other agreement with us, or whilst your card account exceeds the agreed limit or payment is overdue.
21. In the event of your death, your nominated additional cardholder is the only person who can use the Points you have earned, subject to some exceptions, please refer to any additional terms for details.
22. We will only investigate queries concerning Points earned, Points used or other matters affecting your Points total, communicated to us within three months of the date of the statement, which relates to the enquiry.
23. We may vary these rules at our discretion by giving you at least 30 working days' written notice, which includes statement messages.

24. Where we are affected by circumstances beyond our reasonable control, we reserve the right to withdraw at any time and without notice, any items shown in the Reward Points brochure*, change the Points value and/ or the Points plus cash price of items. Where we choose to make such changes and these are within our control, we will give you at least 30 working days' written notice, which includes statement messages.

The HSBC Premier World Elite MasterCard Credit Card Reward Points are provided and administered by Card Service Delivery, PO Box 6001, Coventry CV3 9FP.

25. HSBC Premier World Elite MasterCard Reward Points can be redeemed for Miles via Online Banking. These are redeemed at a rate of two Points for one 'Mile'. We reserve the right to make changes to the Rewards for Miles programme at any time by giving you at least 30 working days written notice. Please review the Rewards for Miles Terms and Conditions for further information at www.ciiom.hsbc.com/credit-cards/premier/rewards

In the event of any conflict between the Rewards for Miles Terms and the Rules, the Rules will apply.

*** The latest version of the HSBC Premier World Elite MasterCard Reward Points brochure can be found at www.ciiom.hsbc.com/credit-cards/premier-world-elite/rewards**

Laithwaite's Offer Terms and Conditions

1. Offer valid until 21 January 2017.
2. Recipients must be 18 years old or over.
3. In the unlikely event of a wine becoming unavailable, a substitute of similar style and of equal or greater value will be supplied.
4. Please allow five days for delivery (Offshore islands, Northern Ireland, Scottish Highlands and some other areas of Scotland may take a few days more).
5. UK addresses only, excluding Channel Islands. Service provided by Direct Wines Ltd, New Aquitaine House, Exeter Way, Theale, Reading RG7 4PL. Laithwaite's (the suppliers) are not agents of HSBC Bank plc. We make no representation about them and do not accept responsibility for the service provided by our suppliers or manner of its provision.
6. Wines featured are representative only.

The Rewards options shown in this brochure are correct as at **13 April 2016**. The latest version of the Rewards brochure can be found at www.ciiom.hsbc.com/credit-cards/premier/world-elite

Bonus Reward Points Terms and Conditions

Introductory Bonus Reward Points

1. To be eligible for the Introductory Bonus Reward Points described below, the following requirements must be met:
 - a. you must successfully apply for an HSBC Premier World Elite MasterCard Credit Card;
 - b. you must not have not held an HSBC Premier World Elite MasterCard Credit Card within the six months prior to you applying; and
 - c. You have made eligible purchases of at least £2,000 within the first 90 day period of card membership.
2. The following items do not count as Eligible purchases: interest, fees, late payment charges or any other charges added to your statement; Cardholder Repayment Protector insurance premiums charged to your account; cash advances including foreign money and travellers cheque purchases; any balances from other credit or charge cards which are transferred to your card; ATM withdrawals and gambling transactions.
3. If you meet the requirements for this offer as described above, we will award 40,000 Premier Reward Points to your HSBC Premier World Elite MasterCard Credit Card within 60 days from point of qualification.
4. We may withdraw this offer without notice. Any applications received before the offer is withdrawn will be eligible to qualify for this offer.

5. The offer is only applicable at account level. If additional cardholders are added to the account, they will not be eligible to qualify for the offer.
6. This offer is not transferrable.
7. We may refuse any application for a product or service.

First Anniversary Bonus Reward Points

1. To be eligible for the First Anniversary Bonus Reward Points described below, the following requirements must be met:
 - a. you must successfully apply for an HSBC Premier World Elite MasterCard Credit Card;
 - b. you must not have not held an HSBC Premier World Elite MasterCard Credit Card within the six months prior to you applying; and
 - c. You have made eligible purchases of at least £12,000 within the first 12-month period of card membership;
2. The following items do not count as Eligible purchases: interest, fees, late payment charges or any other charges added to your statement; Cardholder Repayment Protector insurance premiums charged to your account; cash advances including foreign money and travellers cheque purchases; any balances from other credit or charge cards which are transferred to your card; ATM withdrawals and gambling transactions.
3. If you meet the requirements for this offer as described above, we will award 40,000 Premier Reward Points to your HSBC Premier World Elite MasterCard Credit Card within 60 days from point of qualification.
4. We may withdraw this offer without notice. Any applications received before the offer is withdrawn will be eligible to qualify for this offer.
5. The offer is only applicable at account level. If additional cardholders are added to the account, they will not be eligible to qualify for the offer.
6. This offer is not transferrable.
7. We may refuse any application for a product or service.

LoungeKey™ Airport Lounge Access Terms and Conditions

Please note that all of the following rules apply to the HSBC Premier World Elite MasterCard credit card alongside the HSBC Premier World Elite MasterCard Agreement Terms, plus any additional terms we may have provided in relation to your associated Premier card benefits.

1. You must hold a valid HSBC Premier World Elite MasterCard Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. Each Primary and Additional HSBC Premier World Elite MasterCard Credit Cardholder (the "Cardholder") will be entitled to unlimited complimentary lounge visits at participating lounges during each membership year as defined in the HSBC Premier World Elite MasterCard Agreement Terms.
3. In order to provide your membership with The LoungeKey™ Airport Lounge Program (LoungeKey), we will share specific information about you with LoungeKey.
4. Complimentary visits may only be used by the Cardholder.
5. Access to the lounges for children and the fees for such visits varies across the lounges and the LoungeKey customer is advised to check the individual lounge description before travelling.
6. Use of LoungeKey is not transferable and LoungeKey customers may only use LoungeKey whilst holding a valid HSBC Premier World Elite MasterCard Credit Card or unless notified otherwise. The LoungeKey program may not be used by any person other than the eligible LoungeKey customer.
7. Admittance to a participating lounge is conditional upon presentation of an eligible HSBC Premier World Elite MasterCard Credit Card, together with a form of personal identification such as passport, national identity card or driving license.

8. In the event that you cancel your HSBC Premier World Elite MasterCard Credit Card account, LoungeKey access will be cancelled from the effective date of that cancellation.
9. HSBC and LoungeKey will not be liable to you and/or any third party for compensation, indemnity or damages once you and/or any third party have been admitted to a participating lounge provided by the LoungeKey Airport Lounge Access service.
10. HSBC and LoungeKey will not be liable to you and/or any third party for compensation, indemnity or damages of any sort as a result of a termination of the LoungeKey Airport Lounge Access service which occurs as a result of:
- a. the termination of your HSBC Premier World Elite MasterCard Agreement; or
 - b. the termination of the agreement between HSBC and LoungeKey to provide airport lounge access as an HSBC Premier customer benefit, in accordance with these terms.
11. Visit charges for accompanying guests will be debited to your HSBC Premier World Elite MasterCard Credit card. Visits are currently charged at £15 per person, per visit.
12. We may amend the lounge visit charges at any time on providing 30 days' notice in advance of such change. We will tell you about any change by including a message in your monthly statement, by writing to or emailing you separately or by sending you a mobile message or message using any secure storage facility we provide through online banking.
13. Any lost, stolen or damaged HSBC Premier World Elite MasterCard Credit Cards must be notified to the HSBC Bank plc on the 24-hour telephone number 03456 007 010 (textphone 03457 125 563) or +44 1442 422 929 (textphone +44 1792 494 394) from abroad (address: Card Service Delivery, PO Box 6001, Coventry CV3 9FP) who shall be responsible for providing a replacement. HSBC shall not be liable for any inability of a LoungeKey customer to access any LoungeKey lounge during any period that any HSBC Premier World Elite MasterCard Credit Card is being replaced.
14. By participating in the LoungeKey program, each Cardholder consents to any personal data being used in accordance with the LoungeKey Privacy Policy available at www.LoungeKey.com or available on written request to LoungeKey at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK.
15. By using LoungeKey, each Cardholder agrees to and accepts the LoungeKey Conditions of Use. The Conditions of Use and additional information can be found online at www.LoungeKey.com/HSBCWorldElite. The LoungeKey Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of LoungeKey.
16. LoungeKey reserves the right at all times to make any changes to the Conditions of Use subject to giving you reasonable notice, via HSBC, as appropriate in the circumstances.
17. We may vary these terms at our discretion or terminate the facility at any time by giving you at least 30 days notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

iPass Conditions

1. You must hold an HSBC Premier World Elite MasterCard Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. Each Primary HSBC Premier World Elite MasterCard Credit Cardholder will be entitled to unlimited wi-fi during each membership year with iPass Open Mobile (the "Service").
3. Unlimited wi-fi is limited to two compatible laptop, tablet, smartphone and or other device with embedded wi-fi technology (a "Device"). It is your responsibility to ensure your Device is compatible with the Service.
4. You must install all Service updates within ninety (90) days after their published date or you may lose certain functionality of the Service.

5. In the event that you cancel your HSBC Premier World Elite MasterCard Credit Card account, iPass access will be cancelled from the effective date of that cancellation.
6. HSBC and iPass will not be liable to you and/or any third party for compensation, indemnity or damages of any sort as a result of a termination of the Service in accordance with these terms.
7. The Service is not transferable.
8. By using iPass, you agree to the terms of the iPass Privacy Policy found on the iPass website at www.ipass.com/ipass-terms-and-conditions
9. You must not use the Service in a manner contrary to iPass' Acceptable Use Policy located at www.ipass.com/ipass-terms-and-conditions
10. By using iPass, you agree to and accept the iPass Open Mobile Terms of Service located at www.ipass.com/ipass-terms-and-conditions These Terms of Service will prevail over any other terms and conditions provided to you in relation to use of iPass.
11. iPass may, in its sole discretion, make amendments to these Terms of Service. Any such amendment shall be effective upon publication and you are responsible for regularly checking these Terms of Service for any such updates.
12. We may vary these terms at our discretion or terminate the facility at any time by giving you at least 30 days' notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

Expedia 10% Hotel Discount

1. To use this offer, you must visit www.expedia.co.uk/HSBCPremier and either register as a new user with Expedia or sign-in with details of your existing Expedia account. To confirm eligibility, you will be required to enter your HSBC Premier World Elite MasterCard Credit Card number which Expedia will use to authenticate you.
2. If a booking is made directly through the Expedia website, without first logging in with a HSBC registered Expedia account, no HSBC discount will be offered and no refund will be arranged.
3. This offer is only applicable to selected pre-paid hotels, room types and destinations. Please refer to the booking conditions on Expedia's website www.expedia.co.uk/g/rf/hsbc-premier-uk-tnc for full details.
4. The offer can only be used when payment for the hotel is made at the time of booking. No discount is provided for bookings where payment is made when arriving or checking out of the hotel.
5. Discount will show on the booking form once you have input the HSBC credit card number for the selected pre-paid hotel.
6. Offers are applicable to hotel room charges only. Local government taxes and service charges may apply.
7. Offers are subject to availability and you must present your valid HSBC credit card upon arrival.
8. Other restrictions may apply. Please refer to the booking conditions on Expedia's website www.expedia.co.uk/g/rf/hsbc-premier-uk-tnc

Expedia+ Gold Status

1. On confirmation of eligibility, you will automatically become a Expedia+ Gold Status member which will be valid for 12 calendar months from the date of registration.
2. During the Expedia+ Gold Status period, you must be signed into your Expedia account to benefit from Expedia+ Gold Status.

Agoda 10% hotel discount (the “Promotion”)

1. You must hold a valid HSBC Premier World Elite MasterCard Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. Reservation must be made directly through www.agoda.com/HSBCPremier Any bookings made outside this will not have the discount applied.
3. The Promotion is only valid for hotels that have the “Promotion Eligible” banner on the search results page and “Post Pay” and “Pay Later” room types only. Rooms that have the “Pay at the Hotel” flag do not qualify for the Promotion.
4. The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees and additional charges).
5. The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discount or promotions (unless specified).
6. Discount will show on the booking form of the Promotion landing page after entering a valid HSBC Premier World Elite MasterCard Credit Card number and a selected pre-paid hotel option is selected.
7. Offers are subject to availability and you must present your valid HSBC Premier World Elite MasterCard Credit Card upon arrival.
8. Agoda reserves the right to launch selected and temporary “tactical offers” at higher discount levels for selected countries.
9. We may vary these terms at our discretion or terminate the facility at any time by giving you at least 30 days’ notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

Uber £20 promo code

1. You will receive an Uber promo code to your HSBC registered email address within 30 business days following the posting of an eligible transaction to your HSBC Premier World Elite MasterCard Credit Card.
2. Eligible transaction
 - i. An eligible transaction is when you have used your HSBC Premier World Elite MasterCard to purchase airline ticket(s) for a minimum of £500.
 - ii. Purchase must be directly with the eligible airline and can be via their ticketing office, online or over the phone. Purchases through travel agents and holiday websites are not eligible.
 - iii. The offer is limited to a maximum of one eligible transaction posted (ie, actually debited) to your HSBC Premier World Elite MasterCard Credit Card per day.
3. Receiving and using the promo code.
 - i. Promo codes will only be sent to the primary cardholders HSBC registered email address. You must have opted to receive Marketing from HSBC to allow the email to be sent.
 - ii. The HSBC Premier World Elite MasterCard Credit Card used for the purchase must be open to receive and use the promo code.
 - iii. Users must download the Uber app, create an account and sign up for the service.
 - iv. You must enter your Uber promo code on the Uber App BEFORE you request a ride to use the discount.
 - v. The discount will be applied to your next ride using Uber provided that it is paid with your HSBC Premier World Elite MasterCard Credit Card. Any unused portion of the promo code will be forfeited and cannot be used on future rides. If the ride cost exceeds the total value of the promo code, the remaining balance will be charged to your Premier Credit Card.
 - vi. Uber promo codes are not redeemable for cash and cannot be combined with other promotion or discount.

vii. When used abroad, the discount value will be converted to local currency using an exchange rate previously agreed between HSBC and Uber.

4. Separate terms and conditions apply to your use of the Uber service. Please refer to www.uber.com for these. It is your responsibility to ensure your device is compatible with the Uber service and we do not have any responsibilities to you in relation to the Uber service and will not provide any maintenance or support services for it.

5. We may vary these terms at our discretion or terminate the facility at any time, by giving you at least 30 days' notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

HSBC Premier World Elite™ MasterCard® summary

The information contained in this table summarises key product features and is not intended to replace any Agreement Terms.

APR	Representative 59.3% APR variable			
Other interest rates		Introductory Rate*	Monthly Rate	Annual Rate
	Purchases	n/a	1.456%	18.9%
	Cash advances	n/a	1.456%	18.9%
	Balance transfers	n/a	1.456%	18.9%
	*For new HSBC Bank credit card customers only.			
Interest-free period	• Up to 56 days on purchases if you pay your whole balance in full and on time.			
Interest charging information	You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as detailed in the table below. For cash advances and Balance Transfers any interest charge for the period from the previous statement to the date of full repayment will be debited the following month. Interest will not be charged on default charges.			
		From		Until
	Purchases	Date debited to your account		Paid in full
	Cash advances	Date debited to your account		Paid in full
	Balance transfers	Date debited to your account		Paid in full
Allocation of payments	Your payment is allocated in the following order: <ul style="list-style-type: none"> • Cash advances • Purchases • Standard rate balance transfers • Promotional rate, purchases and balance transfers. For further details, please refer to your credit card terms and conditions.			
Minimum repayment	Total interest, default charges plus 1% of the principal shown on your monthly statement or 2.5 % of the outstanding balance shown on your monthly statement or £5, whichever is higher. If you owe less than £5, you must pay the full amount you owe.			
Credit limit	Minimum credit limit		£5,000	
	Maximum credit limit		Subject to status	
Fees	Annual fee of £195 for the Primary Cardholder and £60 for each Additional Cardholder (non-refundable)			
Charges	Cash advance (includes cash withdrawals, Internal Transfers, the purchase of travellers' cheques or foreign currencies and money orders but not gambling transactions)		2.99% of the amount advanced, minimum £3	
	Balance transfers		2.90% handling fee, minimum £5	
Foreign usage	Payment Scheme Exchange Rate		MasterCard Rates can be found at: www.ciiom.hsbc.com/help/card-support/using-your-card	
	Dependent upon the type of transaction you undertake, one of the following charges will apply			
	Non-Sterling transaction fee		2.99% added to the MasterCard Exchange Rate	
	Cash Fee		2.99% of the amount advanced, minimum £3	

Default fees	Late payment fee	£12
	Over-limit fee	£12
	Returned payment fee	£5

Repayments

Illustrative example (includes introductory rates)	For a purchase of £1,000 on your HSBC Premier <i>World Elite MasterCard</i>		
Monthly payment	Minimum payment each month	£50 payment each month	£100 payment each month
Taking into account introductory rates, how much interest will you be charged in the first year?	£151.72	£130.21	£4.40
How much interest will you be charged in the second year?	£146.66	£59.31	£0.00
How long would it take to clear the balance?	17 years, 11 months	2 years, 1 month	12 months
The above example assumes the following: the transaction takes place on 1 January and you make no further transactions; you always make the payment on the 15th; your statement is produced 31 days after you make the purchase; interest is calculated based on the representative 59.3% APR variable rate and introductory rates are included.			

We recommend that you pay more than the minimum payment whenever possible. If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance, as shown in the example above.

Recurring transactions

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This agreement is between you and the retailer.

The Direct Debit Guarantee does not cover these transactions.

If you wish to cancel a recurring transaction, you can do this by contacting the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of these cancelled transactions, please contact us.

Important information.

If you exceed your credit limit or make a payment after the due date shown on your statement, we will charge a fee. Please refer to the summary box for more details of our rates and charges. In an effort to minimise the misuse of cards, we may, from time to time, ask you to answer additional security questions when using the card. If your card is lost, stolen or misused by someone who obtained and used it without your consent, you won't be liable for any loss. HSBC Bank is a responsible lender and our credit facilities are subject to status.

This brochure only contains a summary of our main product features. Full terms and conditions will be given to you when you apply for the HSBC Premier World Elite MasterCard. In the UK, the terms and conditions of your account of your account are governed by the laws of England and Wales as our dealings with you up until the time your account is opened. Further information and written details of our credit facilities are available from any branch or from HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW.

Additional information

HSBC Bank plc is established at 8 Canada Square, London E14 5HQ which is its registered office. HSBC is authorised by the Prudential Regulations Authority and regulated by the Financial Conduct Authority and the Prudential Regulations Authority. Our firm reference number is 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

We are committed to the Lending Code. This is a self-regulatory Code of Practice that sets minimum standards of good practice for consumers, micro-enterprises, and charities with an income of less than £1 million. The Lending Code covers good practice in relation to loans, credit cards, charge cards and current account overdrafts. Copies of the Lending Code can be obtained at www.lendingstandardsboard.org.uk

If you have a complaint about the standard of service you receive or if you think we have made a mistake, please let us know. We will endeavour to resolve your concerns and put matters right. However, if your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Service in the UK. Contact details are: Financial Ombudsmen Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567. Website: www.financial-ombudsman.org.uk

If you cannot settle your complaint in the Channel Islands and the Isle of Man, you may be entitled to refer it to the Channel Islands Financial Ombudsmen and the Financial Services Ombudsman Scheme for the Isle of Man.

For further details please ask for our 'Listening to your comments' leaflet.

For residents of the Channel Islands and the Isle of Man:

In Jersey, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Jersey Codes of Practice for Consumer Lending.

In Guernsey, HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business.

In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Services Authority and our principal address is: HSBC Bank plc, PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU.

In all cases, we are required by law to tell you that the terms and conditions are in English and we will communicate with you in English.

Accessibility

To find out more about our accessible services please visit www.ciiom.hsbc.com/accessibility or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 0345 600 6161.

A textphone service is available for customers with hearing and/or speech impairment(s) on 03457 125 563 (+44 2070882077 from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at www.ciiom.hsbc.com/accessibility

[For more information](#)

Call 0345 600 6161*

[Visit your local branch](#)

[Click www.ciiom.hsbc.com](http://www.ciiom.hsbc.com)

Issued by HSBC Bank plc

Customer information:

PO Box 6201, Coventry CV3 9HW

PO Box 14, St Helier, Jersey JE4 8NJ

PO Box 31, St Peter Port, Guernsey GY1 3AT

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