

Frequently Asked Questions

Am I eligible for the HSBC's Reward Programme?

All HSBC primary credit cardholders holding valid HSBC Visa and Mastercard credit cards issued by HSBC Bank (Singapore) Limited, except HSBC Advance cardholders, Corporate/Company cardholders and supplementary cardholders, are eligible for the programme.

How do I earn the Reward points?

Each cardholder who holds a Singapore dollar denominated credit card will earn one Reward point ("Point") for every S\$1 charged to his HSBC credit card on Qualifying Transactions made locally and overseas.

Each Cardholder who holds a US dollar denominated Card will earn one Point for every US\$0.70 charged to his HSBC Card on Qualifying Transactions made locally and overseas.

"Qualifying Transactions" shall mean retail purchases (including Online Transactions (defined below), and recurring payments charged to a Card including but not limited to GIRO and excludes the Excluded Transactions.

"Excluded Transactions" shall mean fund transfers, balance transfers, cash advances, finance charges, late charges, any other fees and charges pursuant to HSBC's credit card cardholder's agreement, charges to a Card under HSBC's Cash Instalment Plan, any expenditure incurred as part of a Points plus cash redemption under the Programme, any expenditure relating to a corporate or business transaction (as determined by HSBC in its sole discretion), transactions relating to the trading of securities of any kind including but not limited to any top up of any cash amount required by a financial institution, transactions relating to any stored value card including but not limited to EZLink and Transitlink facilities, transactions (whether or not performed online) relating to any payment or money transfer facilities, any unposted, cancelled, disputed and refunded transactions and such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

With effect from 8th January 2024, the monthly instalment amounts under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans will not earn Reward Points.

The earn rate for Points may be accelerated in accordance with the terms and conditions specific to certain credit cards. Cardholders should refer to the credit card specific terms and conditions for details on the accelerated earn rate for Points (as they may be applicable from time to time).

Can Supplementary Cardholders earn Reward points?

Yes, amounts charged by a supplementary cardholder to his/her credit card will be consolidated under the primary credit card account of the corresponding cardholder for the purposes of the programme. The primary credit cardholder can then authorise the supplementary credit cardholder to utilise the Reward voucher by completing the voucher with his/her credit card number and signature.

What is the validity of my Reward points?

All Points awarded shall expire at the end of a 37 month period which shall commence from the month subsequent to the month in which such Points were awarded. The following table illustrates the validity period for such Points:

Points Earned in the Period of	Expiry Date
1 - 30 September 2019	31 October 2022
1 - 31 October 2019	30 November 2022
1 – 30 November 2019	31 December 2022

How do I find out my Reward points balance?

Your Reward points balance will be reflected on your credit card statement or you may call our 24-hour HSBC hotline at 1800 HSBC NOW (4722 669).

To check your Reward points balance via the 24-hour HSBC hotline at 1800 HSBC NOW (4722 669), simply follow the automated instructions:

- Key in your 16-digit HSBC credit card number when prompted.
- Key in your 6-digit Phone Banking PIN (if you do not have a Phone Banking PIN, simply press # to reset your PIN with a SMS-OTP).
- Select **Card Services** and select the Credit Card you wish to redeem.
- Press 2 to select **Card Fees, Reward and Benefits**
- Press 2 for a summary of your Reward points balance.

How do I redeem my Reward points?

Click [here](#) to view redemption instructions.

Can I use my Reward points to pay my HSBC credit card's annual fee?

Yes. Redemption of Reward points for the payment of the annual fee on a credit card must be made one month before the annual fee is billed or during the actual annual fee billing month. Details of a successful redemption will be reflected in the Cardholder's next Card account statement.

If I have insufficient Reward points for a reward I wish to redeem, can I purchase the Reward points to top up my balance?

Yes. Top-up Reward points must be purchased in blocks of 1,000 Reward points at S\$8 per block. The cash amount will be charged to your HSBC credit card. Cardholders cannot purchase Reward points without making a redemption of a Reward item, and are required to redeem their Reward redemption item/s with the top-up Reward points at the same time. Top-up Reward points cannot be used for redemption of air miles.

Simply call 1800-HSBC NOW (4722 669) to request for your Reward points top-up. For Premier MasterCard cardholders, please call 1800-227 8889.

When will I receive my Reward voucher(s)?

The Reward voucher(s) will be sent to credit cardholder's mailing address within seven working days.

What is the validity of the Reward voucher?

The Reward voucher is valid for three months from the date of issue, unless otherwise specified. No request for extension of the validity of the Voucher will be entertained.

Can I cancel or exchange the Reward voucher(s)?

We regret that once a redemption has been accepted by HSBC, it cannot be cancelled or exchanged by the Cardholder. There will be no replacement of lost, defaced, torn, damaged or stolen Voucher(s).

How do I utilise my Reward voucher(s)?

You will need to fill in first 4-digit and last 4-digit of your credit card number and sign on the Reward voucher(s). The original Reward voucher(s) must be presented at the participating merchants' outlets prior to making payment or quoted when making reservations.

Is my Reward voucher transferable?

The Reward voucher may be transferred to a third party but the Cardholder must complete the Reward voucher with their credit card number and signature. Charges exceeding the value stated on the Voucher must be settled using HSBC credit cards.

What is the Pay with Points Programme?

The Pay with Points programme allows HSBC Credit Cardholders to redeem Reward Points into cash credits to offset the credit card spending.

Am I eligible for the Pay with Points Programme?

Credit cardholders of a valid HSBC Visa and Mastercard credit card with sufficient reward points are eligible to participate in this programme.

The below credit cardholders are not eligible for the Pay with Points Programme :

- i. HSBC Advance credit cards
- ii. HSBC US dollar credit cards
- iii. HSBC TravelOne credit cards

How do I use the Pay with Points service?

Eligible credit cardholders have to download and enroll to the HSBC Singapore Mobile app.

What is the minimum amount of instant Reward I can redeem with Pay with Points?

The minimum amount of instant reward is S\$10 using 4,000 Reward Points and every incremental S\$1 at 400 Reward points thereafter, unless otherwise stated.

Who are your frequent flyer partners?

Click [here](#) to find out more about HSBC's Travel & Leisure redemption options.

For HSBC Travel One Credit cardholders, please refer to the airlines/hotel partners listed on the HSBC Singapore Mobile App. Do note that redemption of points can only be performed on the HSBC Singapore Mobile App.

How do I convert my Reward points into air miles?

- Simply sign up for a one-time enrolment in HSBC's Mileage Programme to start converting your Reward points into KrisFlyer or Asia Miles™. To enrol, please complete and return this [enrolment form](#).
- Please note that you are required to be a member of at least one of the participating airlines' frequent flyer programmes prior to enrolling in HSBC's Mileage Programme. If you are not a member yet, you may visit www.asiamiles.com or www.krisflyer.com to register. A membership number will be assigned to you right away upon successful registration.

Are there any charges to convert my Reward points into air miles?

An annual HSBC's Mileage Programme fee of S\$40 (subject to GST) is payable by every cardholder holding a Singapore dollar denominated credit card and US\$30 (subject to GST) is payable by every cardholder holding a US dollar denominated credit card. Alternatively, you can utilise 9,000 Reward points to redeem for the Mileage Programme fee waiver.

How long will it take for the air miles conversion to take place?

Approximately three weeks is required to process the transfer of miles from a credit cardholder's account to the credit cardholder's personal frequent flyer account. Strictly no urgent requests for transfers or cancellation will be entertained.

You can also contact the respective frequent flyer partners to check on the status of the conversion:

- Asia Miles at Tel: (800) 852 3747 or visit www.asiamiles.com
- Singapore Airlines KrisFlyer at Tel: 6789 8188 or visit www.krisflyer.com

For TravelOne Cardholders, redemption of most Airmiles and Hotel Points to Cardholder's membership number will be completed within one working day (except Club Vistara and Hainan Airlines Fortune Wings Club which will be completed within five working days, and JAL Mileage Bank which will be completed within ten working days) from the day the Cardholder submits the redemption details in the HSBC Singapore Mobile App.

Will the monthly instalment amounts under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans be eligible to earn Reward Points?

With effect from 8th January 2024, the monthly instalment amounts under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans will not earn Reward Points.