






Frequently Asked Questions on the changes to HSBC Premier Mastercard Credit Card with effect from 19 August 2025.

A summary of the changes to your card benefits is set out below with effect from 19 August 2025.

Benefits	Existing (Valid till 18 Aug 2025)	New (Effective from 19 Aug 2025)
Rewards Points Programme 	<ul style="list-style-type: none"> Earn 3 Reward points per SGD1/USD0.70 for local currency spend (equivalent to 1 KrisFlyer miles) Earn 5 Reward points per SGD1/USD0.70 for foreign currency spend (equivalent to 1.6 KrisFlyer miles) 	<ul style="list-style-type: none"> Earn 4.2 Reward points per SGD1/USD0.70 for local currency spend (equivalent to 1.4 KrisFlyer miles) Earn 6.9 Reward points per SGD1/USD0.70 for foreign currency spend (equivalent to 2.3 KrisFlyer miles)
Lounge visits 	<ul style="list-style-type: none"> Premier: 4 airport lounge visits per year Premier Elite: 6 airport lounge visits per year 	Unlimited lounge visits for Primary and up to 3 Supplementary cardholders
Airport limousine 	With a minimum spend of SGD12,000 in the preceding calendar quarter <ul style="list-style-type: none"> Premier: 1 airport limousine ride per calendar quarter Premier Elite: 2 airport limousine rides per calendar quarter 	<ul style="list-style-type: none"> Premier: 2 airport limousine rides per calendar quarter with a minimum spend of SGD12,000 in the preceding calendar quarter Premier Elite: 2 airport limousine rides per calendar quarter with no minimum spend*
Golf 	N.A.	<ul style="list-style-type: none"> 6 complimentary golf games for Premier Elite customers* across Singapore and Asia
Annual Fee 	SGD490.50 (inclusive of GST) or USD381.50 (inclusive of GST)	SGD708.50 (inclusive of GST) or USD545 (inclusive of GST)

*Benefits for Premier Elite customers will be awarded when customer maintains a Total Relationship Balance ("TRB") of SGD1.2 million in HSBC Bank (Singapore) Limited.

REWARDS PROGRAMME

- When will my transactions on card start earning the new Rewards rate of 4.2 Reward points per SGD1 on local spend and 6.9 Reward points per SGD1 on foreign currency spend?**

Your transactions from 19 Aug 2025 will start earning the new rate mentioned above.

- If I have made a transaction on 18 August and the transaction was posted on 19 August, what will be the Reward points earned?**

If your transaction was posted from 19 Aug 2025 onwards you will start earning the new Reward points earn rates mentioned above.

ANNUAL CREDIT CARD FEE

- What is the revision to my annual fee?**

With effect from 19 Aug 2025, the annual fee will be revised from SGD490.50 (inclusive of GST) and USD381.50 to SGD708.50 (inclusive of GST) for Premier Mastercard (SGD) and USD545 (inclusive of GST) for Premier Mastercard (USD) respectively.

2. Do I continue to enjoy an annual fee waiver if I hold a Premier relationship with HSBC?

Yes, the annual fee will be waived if you continue to meet the following criteria:

- Have a Premier or Premier Elite relationship with HSBC; and
- Maintain a Total Relationship Balance (“TRB”) of at least SGD200,000 (or foreign currency equivalent) with HSBC Bank (Singapore) Limited in accordance with the TRB eligibility criteria of their Premier relationship; or
- Maintain a Private Banking relationship with HSBC Private Bank.

For further details on TRB, please refer to www.hsbc.com.sg/Premier on how TRB is determined.

3. If I am no longer a HSBC Private Banking client, will I get annual fee waiver on HSBC Premier Mastercard credit card?

No, you will no longer be automatically qualified for annual fee waiver. You may still be eligible for the annual fee waiver if you maintain a Premier or Premier Elite relationship with a TRB of SGD200,000 with HSBC Bank (Singapore) Limited.

4. What is the annual fee charge schedule going forward?

There is no change to when the annual fee is charged – the only revision is to the annual fee amount.

The annual fee charge schedule remains unchanged as follows:

- First year: Annual fee will be charged three (3) calendar months after the card account opening month.
- Subsequent years: Annual fee will be charged on the card anniversary month.

Take note that for cards that were issued before 1 October 2024, the annual fee will be charged on each card anniversary month instead.

5. I am an existing cardholder, when will the new Annual Fee be charged to me?

If your Annual Fee due date is from September 2025 onwards, the new revised Annual Fee of SGD708.50 or USD545.00 will be charged from 1 Sep 2025 onwards.

6. I am an existing cardholder and my Annual Fee due date is in August 2025, what will be the Annual Fee payable for me?

For existing cardholder’s whose card anniversary month or Annual Fee due date is in August 2025, your annual fee charge will be based on the earlier annual fee of SGD490.50 or USD381.50.

7. With the annual fee change effective from 19 Aug 2025, do I need to pay the difference if I have paid for my annual fee prior to 19 Aug 2025?

No, your annual fee is charged based on your card anniversary month. Only cardholders with anniversary month cycle on or after 1 Sep 2025 will be required to pay the revised annual fee rate.

8. When does the revised annual fee apply to me?

The revised annual fee takes effect from 19 Aug 2025. Apart from any applicable annual fee waiver and/or exception, the revised annual fee of SGD708.50 or USD545.00 will be charged to all cardholders in accordance with the annual fee charge schedule (see above in point 4).

Exception: For cardholders who recently opened the card account between 1 April to 18 August 2025 (which was based on the earlier annual fee of SGD490.50 or USD381.50), we will apply the earlier annual fee of SGD 490.50 or USD381.50 for your first year annual fee charge. For subsequent annual fee charges, the revised annual fee will apply.

Please see the table below for an illustration of the applicable annual fee amount

	Card Open Date In or before 31 March 2025	Card Open Date between 1 April – 18 August 2025	Card Open Date In or after 19 Aug 2025
Applicable Annual Fee amount:	SGD708.50 / USD545.00	SGD490.50 / USD381.50	SGD708.50 / USD545.00

9. I have a Total Relationship Balance (TRB) of SGD200,000 equivalent with HSBC in a different country, will I qualify for annual fee waiver?

No, your TRB in another country with HSBC will not qualify. Only your TRB with HSBC Bank (Singapore) Limited will qualify towards the TRB calculation for the purpose of annual fee waiver.

10. I do not have a Premier or Premier Elite relationship but I am maintaining a TRB of more than SGD200,000. Will I qualify for the annual fee waiver?

No, you will require a Premier or Premier Elite relationship and TRB of at least SGD200,000 to qualify for the annual fee waiver. If you would like to have a Premier or Premier Elite relationship, please refer to www.hsbc.com.sg/Premier

11. If I am charged the annual fee, can I request for a waiver?

Annual fee waiver is strictly offered to Premier or Premier Elite customers with TRB of at least SGD200,000. You can request for a waiver via our Contact Centre hotline if you meet the TRB requirement.

AIRPORT LOUNGE ACCESS SERVICE

1. What is the revision in Airport Lounge access?

With effect from 19 Aug 2025, all Primary and Supplementary HSBC Premier Mastercard cardholders will enjoy unlimited access to any of Priority Pass participating airport lounges by presenting their primary or supplementary card and boarding pass at the lounges for entry.

2. Can I bring a guest to the Priority Pass airport lounge?

If the Primary and/or Supplementary Cardholder brings a guest(s), guest charges apply at USD35 per guest visit, based on the number of guests indicated in the Record Visit Slip upon entry. Guest charges are subject to changes at the lounge operator's discretion.

3. I have registered my Priority Pass membership previously. What will happen to my Priority Pass membership with effect from 19 Aug 2025?

With effect from 19 Aug 2025, your Priority Pass membership will be updated to complimentary unlimited lounge visits. No further action required.

4. Can I continue to bring in guests to the airport lounge using my complimentary entitlements before 19 Aug 2025?

Yes, you can continue to bring in guests to the airport lounge using your complimentary entitlements issued before 19 Aug 2025. Each guests' visit will be deducted from the number of complimentary visits you are accorded. Charges apply when cardholders exceed their complimentary entitlements.

5. What happens to the unused complimentary Priority Pass airport lounge visits that I am entitled to after 19 Aug 2025?

Your unused complimentary airport lounge visits will be automatically converted to unlimited lounge visits under your Priority Pass membership with effect from 19 Aug 2025.

6. Can I use my unused complimentary Priority Pass airport lounge visits for guests who are not cardholders after 19 Aug 2025?

No, all complimentary airport lounge visits are strictly for HSBC Premier Mastercard cardholders only with effect from 19 Aug 2025. Guest charges will apply per guest visit, charges are subject to changes at lounge operator's discretion.

However, you may apply for up to 3 supplementary cards to extend the unlimited lounge visit privilege to your intended guests/family members.

7. How do I renew my Priority Pass membership? Do I need to register again upon expiry?

Your membership with Priority Pass will be automatically renewed upon expiry if you continue to hold the HSBC Premier Mastercard Credit Card. You do not need to reregister upon expiry.

8. How do I access my digital membership card?

To access your digital membership, please login to your account via Priority Pass app or website by entering the username and password that you created during your membership enrolment.

9. Which are the airport lounges that I can visit?

Visit www.prioritypass.com for more information on participating lounges or find out more details from the Priority Pass app.

AIRPORT LIMOUSINE RIDE SERVICE

1. What is the revision in airport limousine entitlement?

With effect from 19 Aug 2025, the airport limousine service is as follows:

- Primary HSBC Premier Mastercard cardholder with a Premier or Premier Elite relationship: 2 rides per calendar quarter with minimum spend of SGD12,000 on qualifying transactions with the card in the previous calendar quarter.
- Primary HSBC Premier Mastercard cardholder with a Premier Elite relationship, and maintains a TRB of at least SGD1,200,000 with HSBC Bank (Singapore) Limited: 2 rides per calendar quarter with no minimum spend requirement

2. I am a Premier customer and I have met the SGD12,000 spend requirement in the previous quarter. When will I receive the new code to redeem for a limo ride?

Primary HSBC Premier Mastercard cardholders with a Premier relationship who have met the spend requirement of SGD12,000 within each quarter will be accorded the complimentary ride based on the following dates:

Example:

Calendar quarter in which the eligible cardholder meets the criteria stated above	Complimentary airport limousine ride(s) will be accorded by
1 Jul – 30 Sep	30 Nov
1 Oct – 31 Dec	28/29 Feb

3. I am a Premier Elite customer. When will I receive the new code to redeem for a limo ride?

Primary HSBC Premier Mastercard Credit Card holders with a Premier Elite relationship who have maintained a TRB of SGD1,200,000 within each quarter will be accorded the complimentary ride based on the following dates:

Example:

Calendar quarter in which the eligible cardholder meets the criteria stated above	Complimentary airport limousine ride(s) will be accorded by
1 Jul – 30 Sep	30 Nov
1 Oct – 31 Dec	28/29 Feb

4. I am a Premier Elite customer, my TRB balance is under SGD1,200,000 but I have spent at least SGD12,000 in that quarter, will I be accorded 2 rides?

Yes, you will be accorded 2 rides.

5. I am a Premier customer and my new HSBC Premier Mastercard was issued in the middle of a quarter. Do I still have to meet the SGD12,000 spend requirement in the quarter to qualify for a limo ride?

No, if your HSBC Premier Mastercard was issued within the calendar quarter, you will need to meet minimum spend of SGD6,000 on qualifying transactions with the Card in that calendar quarter.

For example, if a new Premier Mastercard was issued in Aug-25, the cardholder needs to spend only a minimum of SGD6,000 on qualifying transactions with the Card in that calendar quarter from Jul-25 to Sep-25 to be accorded with complimentary 2 rides.



6. How many rides will each code entail?

Each code accorded will consist of 2 rides.

7. What is the validity of each limo code?

Each code is valid for 12 months from month of issuance.

8. What happens to the unused airport limousine codes that I have yet to utilize after the validity period?

These codes will be expired.

9. Can I utilize my airport limousine benefit for transportation from an agreed destination in Singapore to Changi Airport (Singapore) or vice versa?

Yes, you may arrange for limousine transportation from an agreed destination in Singapore to Changi Airport and vice versa with a valid flight leaving from or arriving in Changi Airport (Singapore).

COMPLIMENTARY GOLF BENEFIT

1. What is the new benefit on golf?

With effect from 19 Aug 2025, Primary HSBC Premier Mastercard cardholder with a Premier Elite relationship who have maintained a TRB of SGD1,200,000 in HSBC Bank (Singapore) Limited will be entitled to 6 complimentary green fees from the list of participating golf clubs. For further details, please refer to the HSBC Premier Mastercard Golf Benefit Terms and Conditions.

2. I am an existing Premier Elite customer and Premier Mastercard cardholder. When will I receive my golf code?

The one-time unique registration code will be sent to Eligible cardholders' latest email address in HSBC's records by 30 Sep 2025.

3. I am a new Premier Elite and Premier Mastercard cardholder. When will I receive my golf code?

With effect from 1 Sep 2025, the one-time unique registration code will be sent to Eligible cardholders' latest email address in HSBC's records within 60 days from the Card account opening date.

4. I am a Premier customer, can I receive the benefit if my TRB is above SGD1,200,000?

No, the golf benefit is only accorded to eligible Premier Elite customers who have met the TRB requirements.

5. How is this different from Mastercard World Elite golf benefit?

As a HSBC Premier Mastercard cardholder, you have access to Mastercard Travel & Lifestyle services and benefits, including the Mastercard World Elite Golf Program. For more information and full terms and conditions, please refer to the following webpage of Mastercard: specials.priceless.com/en-ap/homepage. This benefit is in addition to the HSBC Premier Mastercard Golf Benefit that is offered by HSBC Bank (Singapore) Limited.

6. How do I redeem the golf games?

All bookings under the Golf Privilege must be made by eligible cardholders through the dedicated booking website at <https://hsbcpremiorgolf.apexlynx.net>. ("Booking Link") and Participating Clubs will not entertain any direct correspondence/enquires, attempts for checking availability and bookings, attempts in securing tee time, transfer of confirmed tee time, and/or amendment of a confirmed golf booking from cardholders.

GENERAL ENQUIRIES

- 1. I am holding the old Premier Mastercard physical card with a purple card face, will I need to request for a reissue to the new black card face?**

No, you may continue to use the old physical card to utilize your benefits.

For reference:

Old card face (Prior to Oct'24)	New card face (After Oct'24)
	

- 2. The lounge and limousine benefit has an expiry date, will it be renewed?**

These benefits will be subjected to yearly review/renewal.

- 3. How many supplementary cards can I apply?**

You can apply up to 3 supplementary cards.

The full terms and conditions of the abovementioned benefits is available on www.hsbc.com.sg/hsbcpmc.