



Frequently asked questions for the HSBC Revolution Credit Card

1. What do online purchases refer to?

Online purchases refer to all posted qualified retail transactions made via the internet, either done locally or abroad, for the purchase of goods or services provided by any merchants. This includes credential-on-file payments that require you to store your credit card information with a merchant or payment facilitator to make future purchases.

Terms and conditions apply on qualifying transactions. Click [here](#) for more details.

2. What are the transactions that will qualify for 10X Reward Points?

The following transactions that fall within the list of Merchant Category Codes (MCC) below, qualify for 10x Reward points:

- transactions made via online merchant sites processed as online transactions, or
- transactions made via contactless payments (payWave, Apple Pay and Google Pay payment methods).

Merchant Category Codes

Category	Merchant Category Codes (MCC)*
Travel related merchants such as airlines, car rental facilities, lodging, cruise lines and travel agencies	Travel related merchants such as airlines, car rental facilities, lodging, cruise lines and travel agencies
3000 to 3350, 3351 to 3500, 3501 to 3999, 4411, 4511, 4722, 7011	3000 to 3350, 3351 to 3500, 3501 to 3999, 4411, 4511, 4722*, 7011* * With effect from 1 January 2024, Merchant Category Codes (MCC) 4722 (Travel Agencies and Tour Operators) and 7011 (Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) will no longer be rewarded with 9X Bonus Reward points. You will continue to earn 1X Base Reward point on all qualifying transactions in these 2 MCCs.
Department stores and retail stores	Department stores and retail stores

3. When will I get my 10X Reward Points?

The 10X Reward Points earned from eligible transactions is made up of 2 parts and will be credited separately:

- Base Points (1X)
- Bonus Points (9X)

Base Points (1X) will be credited into your account based on your statement cycle. Bonus Points (9X) will be credited into your account by the last day of the following calendar month from the posted transaction date in your card account. Bonus Points (9X) will be reflected in your statement by the last day of the second calendar month.

For example, a SGD20 online transaction is posted on 27 February. Base Points (1X) of 20 Reward Points will be credited by your next statement cycle while the Bonus Points of 180 Reward Points (9X) will be credited by 31 March.

4. **Why did I not earn Reward Points on my purchase?**

The purchase you made is likely an excluded transaction which will not earn you any Reward points.

Such transactions include donations, quasi-cash transactions (i.e. cryptocurrency transactions), payments to education institution, cleaning, maintenance and janitorial services or insurance companies.

For the full list of excluded transactions, please refer to point 4 in the [Terms and Conditions](#) for details.

5. **Will the monthly instalments under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans be eligible to earn Rewards points?**

No. With effect from 8 January 2024, the monthly instalments under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans will not earn Reward Points.

View all [Credit Card FAQs](#)