



Frequently asked questions for 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 such as Airlines, Car Rental, Lodging, Cruise Lines and Travel Agencies	3000 to 3350, 3351 to 3500, 3501 to 3999, 4411, 4511
Department Stores and Retail Stores	4816, 5045, 5262, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732 to 5735, 5912, 5942, 5944 to 5949, 5964 to 5970, 5992, 5999
Supermarkets, Dining and Food Delivery	5411*, 5441, 5462, 5499*, 5811, 5812, 5813, 5814* *With effect from 1 May 2024, Merchant Category Codes (MCC) 5814 (Fast Food), 5411 (Grocery Stores/Supermarkets) and 5499 (Misc Food Stores – Default) will no longer be rewarded 9X Bonus Reward points. You will continue to earn 1X Base Reward point on all qualifying transactions in these 3 MCCs.
Others such as Transportation and Membership Clubs	4121, 7997

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.