



Terms and Conditions Governing the HSBC TravelOne Credit Card Mastercard Travel Pass by DragonPass Programme

1. The HSBC TravelOne Credit Card Mastercard Travel Pass (“**MTP**”) by DragonPass Programme (“**Programme**”) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to all primary cardholders who hold a valid HSBC TravelOne Credit Card (“**Card**”) issued by HSBC (each, a “**Cardholder**”) that have registered for membership with DragonPass International Ltd (“**DragonPass**”) via MTP mobile application (“**MTP App**”) and linked their membership to their Card.
2. The Programme period starts from 11 May 2023 until terminated by HSBC.
3. Each Cardholder is entitled to 4 complimentary airport lounge visits per calendar year (“**Entitlement**”), and with effect from 17 October 2024 the Cardholder can bring guest(s) utilising the available Entitlement. For any visit by Cardholder and guest(s) in excess of the Entitlement, the Cardholder will be charged USD32 per person per visit by DragonPass via the MTP App.
4. For any visit by the supplementary cardholder(s) and guest(s), HSBC will charge USD32 per person per visit to the Cardholder.
5. Any unused Entitlement for any given calendar year cannot be carried forward or refunded in any circumstances.
6. To access a participating lounge, Cardholders will need to log in to the MTP App with their DragonPass membership number that is linked to their Card.
7. Use of the lounges is subject to DragonPass’ terms and conditions. For more information and the full terms and conditions, visit <https://mastercardtravelpass.dragonpass.com/terms-and-conditions> or <https://mastercardtravelpass.dragonpass.com/terms-of-use>.
8. In the event a Cardholder cancels their Card, the corresponding DragonPass membership shall be invalid effective from the cancellation date of their Card.
9. Availability of lounge services is subject to the capacity of the lounge operators and may not be available in the event of high traffic caused by flight or train delays.
10. HSBC is not the supplier of and accepts no liability for the goods and/or services provided by the merchant involved in this Programme.
11. Changes to these terms
 - 11.1 We live in a rapidly changing world. Sometimes this means we need to update these terms and conditions. These updates include amendments to:
 - (i) fees and charges (if any); and
 - (ii) the terms, duration and features of the Programme.
 - 11.2 We may amend or supplement these terms and conditions, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
 - (ii) give effect to:
 - (a) applicable law, rule, regulation;
 - (b) a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) reflect changes to industry or market conditions or practice;
 - (iv) align with standards or expectations including in respect of:
 - (a) banking and financial services practices;

Effective from 31 March 2025

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- (b) environmental, social and governance practices;
 - (c) consumer and investor protection practices;
 - (d) cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
 - (e) operational resilience and data management practices; or
 - (f) taxation and transfer pricing practices; or
 - (g) otherwise protect our legitimate interests.
- 11.3 To the extent reasonably practicable, we'll give you reasonable notice of any changes to these terms and conditions before such terms and conditions take effect.
- 11.4 We can choose how to give this notice to you. This may include:
- (i) contacting you directly (through mail, email, post or via mobile);
 - (ii) placing signs or notices at our branches;
 - (iii) publishing the change on our website; and/or
 - (iv) using any other method we think is reasonably appropriate.
- 11.5 If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.
12. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
13. All information is correct and accurate at the time of publishing or posting online.



Frequently Asked Questions (FAQs) on the HSBC TravelOne Credit Card Mastercard Travel Pass by DragonPass Programme ("Programme")

Q: Who is entitled to the 4 complimentary airport lounge visits under the Programme?

A: Each primary HSBC TravelOne credit cardholder is entitled to 4 complimentary airport lounge visits per calendar year.

Cardholders have a choice to use the complimentary airport lounge visits for themselves or to bring along guest(s) with effect from 17 October 2024.

Q: How do I get to enjoy the 4 complimentary airport lounge visits under the Programme?

A: You can simply follow the below steps to start enjoying your benefit:

Step 1: Download Mastercard Travel Pass (MTP) app (available on the Apple App Store and Google Play).

Step 2: Click on "Sign up" to register for the Programme if you are not a Mastercard Travel Pass member. Else, log on to your Mastercard Travel Pass account.

Step 3: Enter your HSBC TravelOne Credit Card details for a one-time verification.

Step 4: Complete your personal details for Mastercard Travel Pass account registration (do enter your name as shown in your passport).

Step 5: Set your account password.

Simply use the membership number stored under 'my visits' when visiting airport lounges.

With the app, you can also view the airport lounges and restaurants available, keep track of your usage history and access many more services.

Note:

- Primary cardholders may also use their complimentary lounge visits to redeem free meals at selected airport restaurants.
- With effect from 17 October 2024, Primary cardholders can bring guest(s) to airport lounges utilising the available 4 complimentary visits per calendar year.

Q: How long is my HSBC TravelOne Credit Card Mastercard Travel Pass (MTP) complimentary visits valid for?

A: Once you successfully registered for a DragonPass Membership Number linked with your HSBC TravelOne Credit Card, the complimentary visits are valid until the end of the calendar year. The membership will be auto-renewed and the visits refreshed on 1st Jan each year, as long as the card is active.

Q: What happens if I utilise more than 4 complimentary airport lounge visits?

A: The excess visits will be charged to your HSBC TravelOne Credit Card.

Q: Do I get 4 complimentary airport lounge visits if I am a supplementary HSBC TravelOne Credit Cardholder?

A: No, the complimentary airport lounge visits are offered to the primary HSBC TravelOne credit cardholders only. For any visit by a supplementary HSBC TravelOne credit cardholder and guest(s), HSBC will charge USD32 per person per visit to the Cardholder unless accompanied by the primary HSBC TravelOne credit cardholder utilizing the available entitlement.



Q: Can I carry forward any remaining/ unused complimentary airport lounge visit(s) for previous year into next year?

A: No, complimentary airport lounge visits cannot be carried forwarded (or refunded in any circumstances) to the next year i.e. it is not possible to bring forward 2 remaining complimentary airport lounge visits from the previous year into the new calendar year. We encourage primary HSBC TravelOne credit cardholders to fully utilise all your complimentary visits before it resets annually on 1st Jan each year.

Q: Can I add/ link my HSBC TravelOne Credit Card to my current MTP account? I am already subscribed as a member.

A: Yes, once you have logged into your MTP account, go to the "Membership" section of the app/website, click the "+" in the top right-hand corner and click "Add a new membership card". Once you add your HSBC TravelOne Credit Card, you will be able to view your benefit/entitlement under the Programme. To enjoy the complimentary airport lounge visits under the Programme, simply select the membership with HSBC TravelOne Credit Card in the app to redeem the benefit.

For further or more details, queries or Help Topics, visit <https://mastercardtravelpass.dragonpass.com/faq>.