#### Frequently Asked Questions for HSBC Rewards Programme

### (Applicable to HSBC TravelOne Credit Card only)

### How do I find out my HSBC TravelOne Credit Card Reward points (Reward points) balance?

You may login to the HSBC Singapore Mobile app or HSBC Online Banking to check your Reward points balance. You can also check the detailed points history for the spend and redemption you make on your HSBC TravelOne Credit Card by clicking on 'Show Points History'. Do note that it may take up to four (4) working days for the detailed points of every posted spend transaction to be displayed in the HSBC Singapore Mobile app.

### What is the validity of my Reward points?

All Reward 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 Reward points were awarded. The following table illustrates the validity period for such Reward points:

Reward points earned in the Period of	Expiry Date
1 – 31 August 2023	30 September 2026
1 – 30 September 2023	31 October 2026
1 – 31 October 2023	30 November 2026

#### Am I able to reinstate my expired Reward points?

No. You are not allowed to reinstate your expired Reward points. Please ensure that you perform your redemption timely before your Reward points expire.

#### How do I redeem my Reward points?

Click <u>here</u> to view redemption instructions.

#### What can I redeem with my Reward points?

Click <u>here</u> to view the various redemption options available for you or you can view the options available when redemption is done through the HSBC Singapore Mobile app.

#### **Can I redeem from the Rewards Catalogue on <u>www.hsbc.com.sg/rewards</u> using my TravelOne Credit Card? For TravelOne Credit Cardmembers, you can only redeem on the HSBC Singapore Mobile app.**

### Can my other HSBC Credit Cards redeem these redemption options from the HSBC Singapore Mobile app? No, these redemption options are only available for TravelOne Credit Cardmembers.

# Can my supplementary TravelOne Credit Card cardholder redeem these redemption options from the HSBC Singapore Mobile App?

No, these redemption options are only available for principal (main) cardmembers of the TravelOne Credit Card.

#### When will I receive the Reward(s) which I redeemed?

Air miles and hotel points redemptions will be completed instantly or within 1 business day (except Club Vistara and Hainan Airlines Fortune Wings Club which will be completed within 5 working days, and JAL Mileage Bank which will be completed within 10 working days) from the day the Cardholder submits the redemption details in the HSBC Singapore Mobile App. Please note that this list may be updated from time to time.

For One Tree Planted (OTP) redemptions, you can expect the redemption will be completed on the next month from the day the cardholder submits the redemption details in the HSBC Singapore Mobile App. For example, if you submit your redemption for OTP on any day in January, the fulfilment for OTP redemption will be completed by end of February.

## My redemption for airmiles / hotel points was unsuccessful. What happened and what can I do? Will my Reward points be refunded?

If your redemption for airmiles / hotel points was unsuccessful, you need to check that the details of your name and membership number entered in the HSBC Singapore Mobile app is the same as the details that is captured in the airmiles / hotel points membership details. For unsuccessful redemptions, we will refund the Reward points to your credit card account. You may check 'Show points history' for the status of your redemption.

#### Are there any charges to convert my Reward points into airmiles or hotel points?

From now to 31 May 2024, you will enjoy a waiver of the redemption fee when you redeem for air miles or hotel points.

For details on the latest redemption fees, please refer to <u>https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/retail-</u>banking-wealth-management-bank-tariffs.pdf

## With my other HSBC credit cards, I need to redeem miles in blocks of 25,000 points to 10,000 airmiles. Does the same apply to my HSBC TravelOne Credit Card?

To begin redemption of airmiles or hotel points on your HSBC TravelOne Credit Card, you will need a minimum of 25,000 Reward points to redeem 10,000 airmiles or hotel points.

#### Can I cancel or exchange the Reward which I redeemed?

We regret that once a redemption has been accepted and processed by HSBC, it cannot be cancelled or exchanged by the Cardholder.

### Can I transfer HSBC Reward Points from my other HSBC Credit Cards to my HSBC TravelOne Credit Card? Please note that this option is currently not available.

#### What is the validity of the Reward(s) which I redeemed?

For airmiles and hotel points that you successfully redeemed, the validity period may differ as it is dependent on the respective airline or hotel. We suggest for you to check with the respective airline or hotel before redeeming your HSBC TravelOne Reward points for the respective airmiles or hotel points.

For OneTree Planted redemptions, there is no limit on the validity period.

#### Am I eligible for HSBC Pay with Points Programme?

HSBC TravelOne Credit Card customers are currently not eligible to redeem their Reward points for our Pay with Points programme.

#### Can I use my Reward points to pay my HSBC TravelOne Credit Card's annual fee?

Please note that this option is currently not available. We will update you when this option is made available.

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

Please note that this option is not available.

## I have just received my new / replacement HSBC TravelOne Credit Card number. Why am I unable to view my Reward points details and/or perform redemption on the HSBC Singapore Mobile App?

Once you receive your new / replacement HSBC TravelOne Credit Card number, it may take up to two (2) working days before you are able to view your Reward points details and/or perform redemption on the HSBC Singapore Mobile App.

If you spend on your new or replacement HSBC TravelOne Virtual card on weekends and public holidays, the Points will be awarded up to ten (10) working days after the transaction(s) are posted.

## The Earned Points and Redeemed Points date(s) captured in my HSBC Singapore Mobile App seems incorrect. Why is that so?

The dates in Earned and Redeemed tabs are recorded in Central Time (CT) which may differ from your current time zone.