



Terms and Conditions for HSBC Travel Guru Membership Programme

1. The Programme

- 1.1. The HSBC Travel Guru Membership Programme (the "Programme") is offered by The Hongkong and Shanghai Banking Corporation Limited ("we", "our", "us", "Bank") to the primary cardholders of the Eligible Credit Cards ("you") and governed by the following terms and conditions contained herein (such terms and conditions, and as they may be amended by us from time to time at our sole discretion, are referred to as these "Terms").

2. Eligibility

- 2.1. To enroll as a HSBC Travel Guru member, you must register via HSBC Reward+ and hold valid Eligible Credit Cards. Your Eligible Credit Card account must be in good standing when you register for this Programme and during your membership.
- 2.2. The Programme is opened for enrollment from time to time and subject to our announcement. Membership fee is applicable but may be waived as we see fit. If we waive the membership fee for a certain enrollment period, subsequent enrollment period may not enjoy the same waiver. Customers who enroll into the Programme in the subsequent enrollment periods may be required to pay the membership fee at the amount determined by us from time to time. Please refer to our website and/or Reward+ for the latest details on the enrollment period and/or membership fees arrangements.
- 2.3. The eligibility criteria may be amended by us from time to time at our sole discretion and we have the sole discretion to decide whether you are eligible for the membership and such decision shall be final and conclusive.
- 2.4. You only need to enroll once during the enrollment period and your Membership Tier (as defined below) will be renewed, upgraded, or downgraded when your current Membership Tier expires subject to these Terms. Completion of the enrollment does not guarantee (i) a customer; (ii) a credit card; or (iii) a transaction will be eligible for the offers provided under this Programme.

3. Membership Tier

- 3.1. There are three tiers of the Membership:
 - i. GO Traveller ("Level 1")
 - ii. GING Traveller ("Level 2")
 - iii. GURU Traveller ("Level 3")Each tier individually will be referred as "Membership Tier" and collectively as "Membership Tiers".
- 3.2. By enrolling as a Travel Guru Member, you will automatically be placed in GO Traveller Membership Tier and you can progress to the subsequent Membership Tiers if you fulfil the requirements as stated in the "Terms and Conditions for Spending Requirements and Offers for HSBC Travel Guru Membership Programme".

- 3.3. You can only be in one Membership Tier at a time.
- 3.4. Multiple tier upgrades are not allowed, you can only upgrade to the next upper Membership Tier at a time despite you might have fulfilled the requirements of the highest Membership Tier.
- 3.5. We may change the requirements to qualify for each Membership Tier from time to time with prior notice.
- 3.6. We will send notifications to you, which may include the products and/or the services of the Bank via Reward+ push notification if you have enabled the push notifications function, or the contact details registered in our Bank's record (i) upon your successful enrollment into the Programme; (ii) upon your subsequent upgrade, renewal or downgrade of your Membership Tier; and/or (iii) regarding any other changes of the Programme.

4. Membership validity, Membership upgrade, renewal and downgrade effective date

- 4.1. The first enrollment date may fall on any calendar date of a month during the enrollment period. Other than that, for a Membership Tier upgrade, the new tier level will be effective from the 1st date of the next calendar month upon your fulfilment of the relevant requirements as stated in the "Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme" ("Membership Upgrade Actual Effective Date").
- 4.2. For Membership Tier renewal or downgrade, the new tier level will be effective from the 1st date of the next calendar month following the expiry of the current membership period ("Membership Renewal or Downgrade Actual Effective Date").
- 4.3. Except for the membership period from your first enrollment date ("First Enrollment Membership Period"), all Membership Tiers will be valid for 12-month period from the Membership Upgrade Actual Effective Date or the Membership Renewal or Downgrade Actual Effective Date (as applicable).
- 4.4. The duration of your First Enrollment Membership Period begins from your first enrollment date and continues until the last calendar day of the twelfth (12th) month of your First Enrollment Membership. Therefore, depending on your enrollment date, your First Enrollment Membership Period may be valid for 12 months or more.
- 4.5. Please refer to our website or Frequently Asked Questions (FAQs) for the examples of membership validity period.
- 4.6. Regarding the requirements to upgrade, renew or downgrade your current Membership Tier, please refer to the "Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme" for details.
- 4.7. The eligibility of upgrade, renewal and downgrade is based on the transaction date as stated on the credit card monthly statement. The update of your Membership Tier on Reward+ will be reflected after those Eligible Transactions which affected the change of Membership Tiers are posted on our record successfully. A card transaction will not be calculated as Eligible Transaction for the purposes of upgrade, renewal and/or downgrade of Membership Tier if:
 - i. it is unposted; or
 - ii. it is posted after 21 days from the date of transaction in our Bank's record; or
 - iii. it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.

- 4.8. Please note it may take time for our system to update and reflect the change of Membership Tier on Reward+ even after the transactions are posted on our record successfully. This means the change of Membership Tier on Reward+ may not be on the same date as the transaction posting date. If this happens, for upgrade, renewal or downgrade of Membership Tier, the upgraded, renewal or downgraded Membership Tier will be effective on the Membership Upgrade Actual Effective Date or the Membership Renewal or Downgrade Actual Effective Date (as applicable), but the Membership Tier change may be reflected on Reward+ on a date later than the Membership Upgrade Actual Effective Date or the Membership renewal or Downgrade Actual Effective Date (as applicable). All your Eligible Transactions made from the Membership Upgrade Actual Effective Date or the Membership Renewal or Downgrade Actual Effective Date (as applicable) will be entitled to the offers and rewards under the upgraded, renewed or downgraded Membership Tier.
- 4.9. Please refer to our website or FAQs for details on the examples which explains the situation as stated at Clauses 4.7 and 4.8.
- 4.10. You must enroll as a Travel Guru Member before or on the same day as you make the Eligible Transactions. Any transactions made before the date of your enrollment will not be counted as Eligible Transactions.

5. Termination of Membership and Termination or Changes of the Programme

- 5.1. We will terminate your membership, exclude you from the Programme, and/or revoke all the offers, rebates and/or rewards that have been earned/accumulated by you if we discover at any time, that you:
- i. abuse any of the Programme privileges, the offers, rebates and/or rewards;
 - ii. tamper with the Programme, the offers, rebates and/or rewards;
 - iii. engage in abusive, deceit or fraudulent behaviour in relation to the Programme, offers, rebates and/or rewards;
 - iv. fail to comply with any of these Terms;
 - v. make any misrepresentation or false statements to us; or
 - vi. violate applicable law or regulations.
- 5.2. If we believe that you have acted in the manner as stated in Clause 5.1 above, we can deduct the extra RewardCash or debit your credit card to take back any offers, rebates and/or rewards that you have enjoyed, or cancel your credit card. We also reserve the right to apply a penalty charge to you and the penalty charge will be calculated as being equal to the total amount of offers, rebates and/or rewards you have earned from the date of enrollment of the Programme.
- 5.3. We reserve the rights to suspend or remove the Programme for an indefinite period of time; or to change, cancel or terminate the Programme, the offer, rebates, rewards; or amend these Terms at any time without prior notice. Please check our website and/or Reward+ for the latest details, availability and the applicable terms and conditions of the Programme and offer.

6. General Terms and Definitions

- 6.1. The terms and conditions of the Eligible Credit Card, RewardCash Programme and Reward+ will apply.
- 6.2. In case of dispute arising out of this Programme or these Terms, our decision shall be final and conclusive.

- 6.3. The membership cannot be sold, exchanged, transferred, refunded or converted to cash, discounts or other services.
- 6.4. These Terms should be governed by and construed in accordance with Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.
- 6.5. Definitions:
- 6.5.1. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional or UnionPay Dual Currency credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the Programme, the offers, rebates and/or rewards.
- 6.5.2. **'Eligible Transactions'** are transactions conducted with an Eligible Credit Card during the promotional period as specified in the "Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme" that are (i) with original sales slip or official payment record made at overseas physical stores outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay; and (ii) in any currency except Hong Kong Dollars and posted on our system during the offer fulfilment period. The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. These are not Eligible Transactions:
- a. mail, fax and telephone orders;
 - b. transactions settled via HSBC Mobile Banking and/or Internet Banking;
 - c. purchase and/or reload of stored value cards;
 - d. transaction (including top-up transaction) made via e-wallets;
 - e. withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - f. the whole transaction amount of Interest-free Merchant Instalment Plan;
 - g. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan or other instalment plans;
 - h. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - i. transactions at financial institutions (including purchase of merchandise and services from banks);
 - j. wire transfers;
 - k. betting and gambling transactions;
 - l. tax payments;
 - m. autopay and recurring transactions; and
 - n. all unposted/cancelled/reversed/refunded transactions.
- 6.5.3. **'Reward+'** refers to the HSBC HK Reward+ mobile application.
- 6.5.4. **'Travel Guru Member'** means a member of this Programme.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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30 September 2025