



Frequently asked questions (FAQs) for Travel Guru Membership Programme

1. How to be Travel Guru member?

If you hold any HSBC Primary Personal Credit Cards, you can enroll in the programme via Reward+ during the specified enrollment period.

2. Is there any alternative enrollment channel apart from Reward+?

Reward+ is the only enrollment channel.

3. Can I change or cancel my enrollment?

Your enrollment details cannot be changed once it is confirmed.

4. How long is my membership valid period and any expiry date of my membership?

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.

After the first-year enrollment period, all membership tiers will be valid for 12-month period from the actual effective date of your upgraded, renewed or downgraded membership.

5. Do I have to enroll to the programme again after my current membership expiry date if I cannot meet those requirements?

You do not have to re-enroll to the programme, your membership will be automatically renewed when it expires and membership tier for the next year will be assessed at the same time.

If you do not meet the requirements in the respective membership tier within the relevant membership validity period, you will be downgraded to whichever lower membership tier for which you have met the requirements.

6. When will my new membership tier begin?

For membership tier upgrade, the new tier will be effective from the 1st date of the next calendar month upon your fulfillment of the relevant requirements for the higher tier.

For renewal or downgrade, the new tier will be effective from the 1st date of the next calendar month following the expiry of the current membership period.

7. What are my member benefits?

By being a Travel Guru member, you can enjoy spending offers and rewards from your travel expenses and an array of exclusive travel offers.

For spending offers and rewards, please refer to "Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme". For exclusive travel offers, please refer to Reward+ for details.

8. What is eligible foreign currency spending?

Eligible foreign currency spending refers to eligible transactions (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 fulfillment period. Transaction settled via DCC services in Hong Kong dollars will not be classified as eligible foreign currency spending for Travel Guru spending requirements.

9. When will the RewardCash credit and which credit card will be credited to?

The RewardCash will be calculated on monthly basis, and we will credit the extra RewardCash on to your Eligible Credit Card account with the highest net spending amount of eligible transactions made in prior month, i.e. extra RewardCash earned from transactions conducted in January 2026 will be credited within February 2026 to your credit card account with the highest spending.

10. When will I receive the welcome offers?

The welcome offers will be credited to your HSBC Reward+ (My e-Coupons) or registered email within one calendar month from the effective date of your new membership tier period. However, in some cases, additional time may be required and the actual date on which the welcome offer(s) is/are to be credited, sent or delivered will be determined by the Bank at its sole discretion.

11. If the transaction is posted after 21 days, can I still enjoy the extra RewardCash rebate?

The transaction can be eligible for the extra RewardCash, but it will not be counted as an eligible transaction for membership tier assessment.

12. Can my foreign currency spending and flight or cruise or hotel booking from my previous membership tier be carried forward to next membership year?

The spending and booking accumulated during the previous membership valid period cannot be carried forward to next membership tier. All bookings and spending achievement will be reset to zero on the effective date of your new membership tier.

13. Is the eligibility based on the transaction date or posted date of my spending? When the new membership tier can be reflected on Reward+?

The eligibility is based on the transaction date of your spending and 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, however, 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. Please refer to below example for reference:

Date	Actions by you
1 November 2023	Enroll via Reward+ as GO Traveller
12 December 2023	2 Flight bookings (With transaction amount of HKD1,600 and HKD1,800 and posted on 16 December 2023)
3 March 2024	Foreign currency spending equivalent to HKD40,500 (The transaction is posted on 10 March 2024)
30 Oct 2024	1 Hotel booking (With transaction amount of HKD1,800 and posted on 5 November 2024)
1 November 2024	Actual effective date of GING Traveller membership tier (As the hotel booking transaction is not yet posted, GING Traveller membership tier cannot be reflected on Reward+)
8 November 2024	GING Traveller membership tier reflected on Reward+ successfully (When the transaction which affects the change of membership tier is only posted in our record on 5 November 2024, your GING Traveller membership tier will be reflected on Reward+ a few days after)

14. Can I enjoy the offer in the Travel Guru membership program together with the RewardCash rebate provided under my credit card?

Yes, the extra RewardCash under this promotion will be awarded in addition to the basic RewardCash that we offer. Moreover, if you have registered "Red Hot Rewards of Your Choice" and allocated extra RewardCash on Overseas and Mainland China Spending category, the extra RewardCash under this promotion will be awarded together with the extra RewardCash from "Red Hot Rewards of Your Choice."

15. If my transaction is made before my enrollment as Travel Guru Member, will those transactions be counted as eligible transactions?

No, any transaction made before the date of your enrollment will not be counted as eligible transactions.

16. If I use multiple eligible credit cards to pay for eligible transactions, will all the eligible transactions be counted?

Yes, we will include all eligible transactions made using various eligible credit cards that are under your name when calculating the extra RewardCash.

17. If an online purchase is settled in foreign currency spending, will it be classified an eligible transaction?

No, as the definition of eligible transaction is (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. Hence online spending will not be counted as eligible transaction.

18. How can I download the Terms and Conditions related to Travel Guru Membership Programme?

To download the PDF versions of these documents,

1. Please visit hsbc.com.hk, navigate to "Borrowing".
2. From "Use Your Credit Card" section, select "Cards Promotions".
3. In the mini site, click "Latest Offers > Travel Guru membership programme".
4. The documents are located at the bottom of the page.

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

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