



Terms and Conditions for HSBC Reward+ RewardCash Bonus Conversion Offer (Travel Rewards)

When can you enjoy the offer

1. The promotional period for the offer is from 1 December 2023 to 31 January 2024 (unless otherwise specified).

What is the offer

2. During the specific promotional period, connect HSBC Reward+ with the registered account of the Travel Rewards Programme below via HSBC Reward+ 'Use RC' function to receive the following RewardCash conversion offers:

Travel Rewards Programme	Eligible Credit Card	Basic conversion rate	Bonus point offer	Maximum RewardCash conversion amount	Promotional period
Cathay Membership Programme	All HSBC credit cards	HSBC EveryMile Credit Card: \$1 RewardCash = 20 Asia Miles Other HSBC credit cards: \$1 RewardCash = 10 Asia Miles	HSBC EveryMile Credit Card: Extra 10% Asia Miles (i.e. \$1 RewardCash = 22 miles) Other HSBC credit cards: Extra 10% Asia Miles (i.e. \$1 RewardCash = 11 miles)	\$2,000	2 January 2024 to 31 January 2024
British Airways Executive Club Avios	HSBC EveryMile Credit Card and HSBC Premier Mastercard®	HSBC EveryMile Credit Card: \$1	HSBC EveryMile Credit Card: Extra 20% Avios (i.e. \$1 RewardCash = 24 Avios)	No upper limit	1 December 2023 to 31 January 2024

		RewardCash = 20 Avios HSBC Premier Mastercard®: \$1 RewardCash = 15 Avios	HSBC Premier Mastercard®: Extra 20% Avios (i.e. \$1 RewardCash = 18 Avios)		
Qantas Frequent Flyer	HSBC EveryMile Credit Card	\$1 RewardCash = 20 Qantas Points	Extra 30% points (i.e. \$1 RewardCash = 26 Qantas Points)	No upper limit	1 December 2023 to 31 January 2024
Qatar Airways Privilege Club	HSBC EveryMile Credit Card	\$1 RewardCash = 20 Avios	Extra 20% points (i.e. \$1 RewardCash = 24 Avios)	No upper limit	2 January 2024 to 31 January 2024
ALL - Accor Live Limitless	HSBC EveryMile Credit Card	\$1 RewardCash = 20 ALL Reward Points	Extra 50% points (i.e. \$1 RewardCash = 30 ALL Reward Points)	\$7,500	2 January 2024 to 31 January 2024
IHG One Rewards	HSBC EveryMile Credit Card	\$1 RewardCash = 20 Points	Extra 50% points (i.e. \$1 RewardCash = 30 Points)	No upper limit	1 December 2023 to 31 January 2024

3. The total amount of bonus points under this promotion will be rounded down to the nearest whole points.
4. A minimum of \$40 RewardCash is required for each conversion.
5. British Airways Executive Club Avios will be credited to your Avios account within 2 weeks of conversion.

6. The basic and bonus points of the travel rewards programmes (except Cathay Membership Programme) will be credited to your account in two separate entries after conversion.

How can you enjoy the offer

7. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. have successfully connected your registered account of the respective Travel Rewards Programme with HSBC Reward+ before making any relevant conversions. To connect your account(s) of the Travel Rewards Programme(s) with HSBC Reward+, the mobile number registered on both accounts must be the same.

Read before you enjoy the offer

8. You must connect your respective registered account to HSBC Reward+ before making any relevant conversions. You only need to connect once during the specific promotional period. Completion of the Connection does not guarantee the eligibility of a card, conversion(s) or a cardholder for purposes of the offers and the calculation of the offers.
9. The basic offers (refer to basic conversion rate) together with the bonus point offers will be credited to the respective registered account of Travel Rewards Programme instantly (unless otherwise specified).
10. You have to log in to your respective registered account of Travel Rewards Programme in the respective App or website to view balance. If you do not receive the bonus point offers, please contact the participating Travel Rewards Programme.
11. Once the RewardCash is converted to the respective registered account of Travel Rewards Programme, they will be subjected to the terms and conditions of the participating Travel Rewards Programme and the conversions cannot be reversed.
12. You have to keep all records of the conversions. In case of dispute, we may at any time ask you to submit these conversion records, and/or further evidence for inspection and we may keep them.
13. You cannot:
 - a. exchange the offers for cash, other products, services or discounts or transfer the offers; and
 - b. use the offers together with any other offer.

14. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ and HSBC Reward+ RewardCash Conversion to Third Party Loyalty Programme Points will apply.
15. We accept no liability in respect of the quality of the goods and services provided by the participating Travel Rewards Programme or any additional offers/discounts which the participating Travel Rewards Programme may or may not offer. You are advised to check the details and related terms and conditions with the participating Travel Rewards Programme.
16. The offers under this promotion are subject to these terms and conditions and other terms and conditions stipulated by the participating Travel Rewards Programme. We and the participating Travel Rewards Programme(s) can change or cancel the offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.
17. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and we may cancel your credit card. We reserve the right to deduct any relevant amount equivalent to the value of the offers directly from the relevant credit card account without prior notice. The participating Travel Rewards Programme can deduct the relevant offers or debit your respective registered account of Travel Rewards Programme to take back any offer you have enjoyed.
18. In case of disputes arising out of this promotion, the decision of the participating Travel Rewards Programme(s) and us shall be final and conclusive.
19. We write the terms and conditions of the offer under 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.

What these terms mean

20. **‘Eligible Credit Card’** refers to any Hong Kong Dollar personal primary credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (unless otherwise specified). iCAN Cards and additional credit cards are excluded from the promotion. For details of the eligible credit card type on each Travel Rewards Programme, please refer to clause 2.
21. **‘Connection’** means the successful connection of respective registered account of Travel Rewards Programme with HSBC Reward+.
22. **‘Reward+’** refers to the HSBC HK Reward+ mobile application.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited