



**HSBC Premier
Credit Card.**

HSBC Premier Points

HSBC 
Premier

Looking for a good reason
to use your HSBC Premier
Credit Card?



... here are four!

As well as offering you safety and security around the world, we reward you every time you use your HSBC Premier Credit Card.

For every £1 of eligible spend*¹ on your credit card: you'll earn one HSBC Premier Reward Point if it's in Sterling currency*², or two HSBC Premier Reward Points if it's in non-Sterling currency.

*¹ Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 14 - 15 for further details.

*² See page 14 for further details on what transactions are classed as Sterling currency.

1. HSBC Premier Rewards for Miles

Want to see the world? Now it is closer than you think as you can redeem your Points for flights to a number of destinations around the world with our selected partner airlines.

See page 4 for more information.

2. Redeem your Points for shopping vouchers

If something has caught your eye in Marks & Spencer, Debenhams or on Amazon.co.uk, you can redeem your Points for shopping vouchers from a range of stores.

Find out more on page 7.

3. Exchange your Points for quality wine

You can have a cause for celebration when you exchange your Points for a selection of quality wines and Champagne from Laithwaite's Wines.

Find out more on pages 8-10.

4. Donate your Points to a worthy cause

If you prefer, you can contribute to a worthy cause by donating your Points to charity.

Find out more on page 12.

HSBC Premier Rewards for Miles

Get closer to the world

You will be able to collect Points on all Eligible Spend which can then be redeemed for airline frequent flyer miles ('Miles') with our selected partners: British Airways, Asia Miles, Singapore Airlines, KrisFlyer, and Etihad Guest.

► Two Points will get you one Mile.

Eligible spend* ¹ in Sterling currency* ²	OR	Eligible spend* ¹ in non-Sterling currency	Premier Points Earned	Airline Frequent Flyer Miles
£1,500		£750	1,500	750
£3,000		£1,500	3,000	1,500
£15,000		£7,500	15,000	7,500

*¹ Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 14 - 15 for further details.

*² See page 14 for further details on what transactions are classed as Sterling currency.

HSBC Premier Reward Points can be redeemed for Rewards for Miles via Online Banking. To find out more about HSBC Premier Rewards for Miles and our selected partners, please visit www.hsbc.co.uk/miles.





— *Shop* —
BITS & PIECES



Redeem your Points for shopping vouchers

Treat yourself with shopping vouchers

Shopping vouchers come in three denominations:

£5, £15 and £25 and the minimum number of Points you can redeem is 1,500 which gets you a £5 voucher. Peak time for vouchers requests is November and December. For vouchers needed over this period, please give us as much notice as possible.

Eligible spend* ¹ in Sterling currency* ²	OR	Eligible spend* ¹ in non-Sterling currency	Premier Points Earned	Value of Points
£1,500		£750	1,500	£5
£3,000		£1,500	3,000	£10
£15,000		£7,500	15,000	£50

*¹ Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 14 - 15 for further details.

*² See page 14 for further details on what transactions are classed as Sterling currency.

To order your shopping vouchers call **03457 70 70 70**.³ You can also order your vouchers through your Online Banking at www.hsbc.co.uk/premier

Points can be redeemed for vouchers from:

 amazon.co.uk

DEBENHAMS

 M&S

EST. 1884



 HOMEBASE

 Sainsbury's

Amazon.co.uk is not a sponsor of this Programme. For complete gift certificate terms and conditions, see www.amazon.co.uk/gc-legal. All Amazon ®, ™ & © are IP of Amazon.com, Inc. or its affiliates.

For the full list of retailers, please visit Online Banking at www.hsbc.co.uk/premier and select: *My Accounts > Premier Credit Card > Premier Rewards* in the left hand menu.

*³ Our 24-hour telephone banking is subject to scheduled maintenance periods.

Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Exchange your Points

for a selection of Laithwaite's

quality wines.

Turn your Points into wine and Champagne

From rich, full-bodied reds to crisp, ripe whites and the refreshing sparkle of Champagne. You can have a cause for celebration when you exchange your Points for a selection of quality wines from Laithwaite's.

You can choose from five different cases, which Laithwaite's will deliver to you directly.

HSBC Top Drawer Champagne Six

Celebrate in style with this luxury half-dozen from three top Champagne houses. Bollinger is famed for its toasty richness and classic complexity. Flawless Louis Roederer Brut makes the perfect aperitif with citrus hints and toasty notes, and yellow-label Veuve Clicquot is one of the world's most revered bubbles.



HSBC Prosecco Six

Prosecco is the must-have fizz of the moment. This gentle, soft, deliciously fruity and informal style of Italian sparkling is dazzling wine fans the world over. And justifiably so. You've three corking examples here – just waiting for an excuse to be popped open, even if that excuse is just a tantalising pick-me-up at the end of a busy week. Think pears, slices of fresh green apples, citrus – and soft, creamy bubbles. Sometimes Champagne is just too formal!



HSBC Fine Wine Classic Six Mixed

If you're looking for excellence, look no further than these six delicious classics from some of the world's finest wine regions. You've a sophisticated, fresh fruit Beaujolais from one of France's leading lights, a full-bodied and fruity Spanish Rioja and a gorgeous blackcurrant, plum and spice scented Sangiovese from one of Italy's most prestigious regions, Bolgheri. For your whites, you've a supremely crafted creamy French white from Burgundy and a luxurious Albariño from Northern Spain. To complete the case, you've a lightly oaked, seafood friendly Chardonnay from Australia's renowned Hunter Valley.



HSBC Luxury World Tour Six Mixed

Each of the contenders in this case has stood out that little bit more from their peers. With six top wines to try, you'll love this delicious half dozen. You've a pristine and zesty white from the hills of Gavi, Italy's hotspot for fine white wines. You'll love this crisp and complex Austrian gem ideal with roast pork, grilled fish or spicy Asian cuisine and a fabulously fresh and modern Sauvignon Blanc from New Zealand's Hawke's Bay. For your reds, you've a Spanish Rioja, oak-aged and brimming with vibrant berry fruit flavours and an award-winning cuvée from the French region of Minervois. No case is complete without an impressive full-bodied Malbec with spicy oak overtones from an established winemaking family in Argentina.



HSBC Premier Six Mixed

You'll always have an easy drinking star available with this mixed half dozen. Keep your fridge well stocked with a crisp, zingy Aussie with hints of lemon aromas and a refreshing Italian all-rounder. You've a zesty Chilean Sauvignon Blanc, delicious served chilled on its own to make the most of its aromatic fruit flavours. For your wine rack filling reds, you'll enjoy a silky Spanish Tempranillo and an elegant French Merlot rich with dark cherry and wild herb characters. To close, you've a full flavoured Chilean Cabernet Sauvignon, ideal served with shepherd's pie, sausages or lamb kebabs.



Just call Laithwaite's on **03330 148 174** to order the selection that has whetted your palette and quote reference **MP85** to pay by Points only, or **MC85** to pay by Points and cash.

HSBC Premier Range	Points	Points + Cash	RRP
Top Drawer Champagne Six	54,669	45,294 + £30	£261.12
Prosecco Six	16,856	12,169 + £15	£73.93
Fine Wine Six	21,050	16,363 + £15	£88.13
Luxury World Tour Six	16,488	11,800 + £15	£69.62
Premier Six	14,031	9,344 + £15	£56.46

Lines are open Weekdays: 8.30am to 9pm, Saturday: 9am to 8pm, Sunday: 9am to 6pm. Please note that this offer is only available in the UK (excluding the Channel Islands) and the Isle of Man.







Donate your Points

to a worthy cause.



Sometimes giving can feel as good as receiving (if not better). That's why we give you the option to donate your Points to a worthy cause.

- ▶ Every 1,500 Points you earn from using your card is worth £5 to a selection of charities all over the world.

In order to provide a wide range of charities that our customers would choose to support and to ensure as many charities as possible have the opportunity to benefit from our scheme, we may change the charity selection from time to time. Here's some of the vital work you could support:

Age UK

Age UK aims to improve later life for everyone through our information and advice, campaigns, products, training and research.ageuk.org.uk

Registered Charity number: 1128267

Alzheimer's Society

Alzheimer's Society works to improve the quality of life of people affected by dementia in England, Wales and Northern Ireland. alzheimers.org.uk

Registered Charity number: 296645

SOS Children's Villages

In 125 countries, SOS Children's Villages, the world's largest orphan and abandoned children's charity, provides a home and a family for children who have no one to care for them. soschildrens.org

Registered Charity number: 1069204

WaterAid

WaterAid transforms lives by improving access to safe water, hygiene and sanitation in the world's poorest communities, working with partners and influencing decision-makers to maximise their impact. wateraid.org

Registered charity numbers 288701 (England and Wales) and SC039479 (Scotland).

To donate your Points to a worthy cause call us on **03457 70 70 70**.* You can also donate your Points through your Online Banking at www.hsbc.co.uk/premier

* Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Let your Points look after themselves

If you've been tempted by some of the rewards that we have to offer – and want us to send you vouchers automatically for your selected retailer, or donate to charity – simply tell us and we can redeem your Points for you.

Automatic Redemption is a convenient way of redeeming Points without having to claim them each time. Instead, you can request to have your vouchers posted to you, or charity donations made three times a year (every four months), provided you've accrued enough Points.

How it works

You'll continue to earn Points each month and they'll still appear on your statement, but in the month the auto redemption is due, the accumulated Points will be automatically redeemed for your chosen voucher or charity donation.

To receive a £5 voucher or charity donation, you must earn and redeem a minimum of 1,500 Points. You'll automatically receive the appropriate number of vouchers, or an appropriate amount will be donated to charity, based on the number of Points you've earned.

To make sure you never miss out on your rewards call us on **03457 70 70 70**.* You can also set up Automatic Redemption through your Online Banking at www.hsbc.co.uk/premier.

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HSBC Premier Credit Card Reward Points Rules

We have summarised information on your HSBC Premier Reward Points (Points) for you in the following Points Rules:

Please note that all of the following rules apply to the Premier Credit Card alongside the HSBC Premier Credit Card Agreement Terms, plus any additional terms we may have provided in relation to your associated Premier card benefits.

1. You must hold an HSBC Premier Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. You will automatically earn Points according to the amount you spend. Earn 1 point for every £1 (including any tax) of eligible spend in Sterling currency and earn 2 points for every £1 (including any tax) of eligible spend in non-Sterling currency. Sterling currency includes transactions made in the UK, Jersey, Guernsey and Isle of Man as well as transactions overseas where you choose to pay in Sterling rather than local currency.
3. Points will be earned for purchases of goods or services, by you or any additional cardholder, using your HSBC Premier Credit Card (Eligible Spending). Points will be earned on the amount debited to your HSBC Premier Credit Card account in pounds sterling for all Eligible Spending.
4. The following items do not count as Eligible Spending: interest, late payment charges or any other charges added to your statement; Cardholder Repayment Protector insurance premiums charged to your account; cash advances including foreign money and travellers cheque purchases; any balances from other credit or charge cards which are transferred to your card; ATM withdrawals and gambling transactions.
5. Your HSBC Premier Credit Card statements (Statement) will show Points earned during the Statement period. Points relating to any refunds will be deducted. Points can be redeemed after they are shown on your Statement.
6. A total of the Points earned, Points redeemed and Points deducted will appear on each Statement issued. When redeeming your Points, we will deduct the Points earned by date order so that the earliest accrued Points will be redeemed first.
7. Points can be redeemed for up to three years from the month that they are first shown on your Statement. After that they will expire and be deducted on a monthly basis and you will lose the benefits of these Points.
8. You can also redeem Points for items which we will tell you about from time to time. Additional terms and conditions may apply to some or all of the items and we will provide you with these when we detail the items available.
9. Points are redeemed by following the instructions in the Reward Points brochure.
10. Points earned cannot be transferred to another person.
11. If you choose to redeem Points for any item detailed in the Reward Points brochure but do not have enough Points, we reserve the right to charge you the retail price of the item to your card or a combination of Points and cash.
12. Unless we inform you otherwise, items ordered will normally be delivered to the primary Cardholder's main UK address, as appearing on the Statement, within 20 days. Most items ordered will be delivered free of any charge. A charge may be made for delivery to non-mainland UK addresses (including the Isle of Man) and we will notify you of this at the time of order, if applicable. If any goods offered under the programme are unsuitable for delivery to your address, you will be responsible for collecting the goods from such UK address as we notify you.
13. All goods and services supplied will be covered by the manufacturer's or supplier's normal terms of business. Except where the law provides otherwise, we will not be responsible for the quality or suitability of the goods or services, or for any delay in delivery. You should take up any complaint by telephoning the number shown in the Reward

Points brochure for your requested item or by contacting us on 03457 70 70 70.

14. If your account is closed, no further Points will be earned. All remaining Points must be redeemed within 30 working days of closure. We reserve the right to deduct any Points left at the end of this period. If you have chosen to redeem Points automatically, this will happen at that time. If we close your account, we may ask you to use your Points within 30 days of us advising you of the account closure.

15. Where the card facility has been withdrawn as a result of you breaking the terms of your card agreement with us, we will be entitled to deduct all Points, leaving you with a nil Points total.

16. We may at our discretion change the number of Points you earn for your Eligible Spending or the period during which you must use your Points, by giving you at least 30 days written notice, which includes statement messages.

17. Any income or other taxes and duties which may become payable are your responsibility and we make no representations regarding the current or future tax implications of earning or using the Points under the programme.

18. We may, at any time, develop special promotions where you may earn Points under different conditions. Points given under these promotions will be referred to as Bonus Points and will have their conditions disclosed to the Participants.

19. We may terminate the programme at any time by giving you at least 30 working days written notice. You must use any outstanding Points within 30 working days of the termination date or we will be entitled to deduct them all, leaving you with a nil Points total.

20. We reserve the right to terminate or suspend the Points programme and to deduct any Points you have earned if you have not observed these Rules, or you are in breach of your card agreement, or any other agreement with us, or whilst your card account exceeds the agreed limit or payment is overdue.

21. In the event of your death, your nominated additional cardholder is the only person who can use the Points you have earned, subject to some exceptions, please refer to any additional terms for details.

22. We will only investigate queries concerning Points earned, Points used or other matters affecting your Points total, communicated to us within three months of the date of the statement, which relates to the enquiry.

23. We may vary these rules at our discretion by giving you at least 30 working days written notice, which includes statement messages.

24. Where we are affected by circumstances beyond our reasonable control, we reserve the right to withdraw at any time and without notice, any items shown in the Reward Points brochure, change the Points value and/ or the Points plus cash price of items. Where we choose to make such changes and these are within our control, we will give you at least 30 working days written notice, which includes statement messages.

The HSBC Premier Credit Card Reward Points are provided and administered by Card Service Delivery, PO Box 6001, Coventry CV3 9FP.

25. HSBC Premier Reward Points can be redeemed for Miles via Online Banking. These are redeemed at a rate of two Points for one 'Mile'. We reserve the right to make changes to the Rewards for Miles programme at any time by giving you at least 30 working days written notice. Please review the Rewards for Miles Terms and Conditions for further information at www.hsbc.co.uk/rewardsformilesterms. In the event of any conflict between the Rewards for Miles Terms and the Rules, the Rules will apply.

Laithwaite's Offer Terms and Conditions

1. Offer valid until 21 January 2017.
2. Recipients must be 18 years old or over.
3. In the unlikely event of a wine becoming unavailable, a substitute of similar style and of equal or greater value will be supplied.
4. Please allow five days for delivery (Offshore islands, Northern Ireland, Scottish Highlands and some other areas of Scotland may take a few days more).
5. UK addresses only, excluding Channel Islands. Service provided by Direct Wines Ltd, New Aquitaine House, Exeter Way, Theale, Reading RG7 4PL. Laithwaite's (the suppliers) are not agents of HSBC Bank plc. We make no representation about them and do not accept responsibility for the service provided by our suppliers or manner of its provision.

The Rewards options shown in this brochure are correct as at **13 April 2016**.

Issued by HSBC Bank plc

Customer information:

PO Box 6201, Coventry CV3 9HW

PO Box 14, St Helier, Jersey JE4 8NJ

PO Box 31, St Peter Port, Guernsey GY1 3AT

PO Box 20, Douglas, Isle of Man IM99 1AU