

HSBC Premier World Elite™ Mastercard®.



HSBC
Premier

Together we thrive

Welcome to the
HSBC Premier
World Elite™
Mastercard.®



The HSBC Premier World Elite Mastercard could give you the opportunity to let you enjoy a life full of life, wherever you are. Discover the card that will give you rewards that you and your whole family can take advantage of, at home or away.

Travelling the world and experiencing new places and cultures can be so rewarding. Now we'd like to help you get even more from your travels with hand-picked extra benefits that could help make your life even fuller, both at home and away.

Representative Example

Representative 59.3% APR variable and 18.9% p.a. variable for purchases, based on the annual fee of £195 and an assumed credit limit of £1,200.

All credit applications are subject to status.

Eligibility

To be eligible to apply for an HSBC Premier World Elite Mastercard you need to be aged 18 or over, a resident of Channel Islands or Isle of Man and an HSBC Premier customer.

HSBC Premier is available to you if you pay your annual income into your HSBC Premier Bank Account and either:

- ◆ have savings or investments of at least £50,000 with HSBC in the Channel Islands or Isle of Man or
- ◆ have an individual annual income of at least £75,000 and have one of the following products with HSBC in the Channel Islands or Isle of Man
 - a mortgage, an investment, life insurance or protection product.

Or, if you qualify for HSBC Premier in another country.

For the second criteria, in the case of a joint account, at least one of the parties must have an individual annual income of at least £75,000. The investment, life insurance or protection products also include those purchased through one of HSBC's advisers.

If you're not yet an HSBC Premier customer, find out more about the Premier experience by:

- ◆ visiting your local branch
- ◆ calling us on **03456 00 61 61**
- ◆ going online at **ciiom.hsbc.com/premier/**



HSBC Premier World Elite™ Mastercard® – Your benefits

◆ Welcome points boost

40,000 Points when you spend £2,000 on your card in the first 3 months of card membership. These Points will be paid within 60 days post three months of card membership. A few examples of what you can get with 40,000 Points

- Two single flights from London to Paris for you and a friend with British Airways (this is based on one single flight costing 18,000 Points).
- £130 worth of retail vouchers to spend at a range of retailers.
- Donate your points to a worthy cause.

◆ Anniversary points boost

40,000 Points when you spend £12,000 or more on your card within the first 12 months of card membership. Points will be paid within 60 days of first anniversary of card membership.

◆ Airport Lounge access

Whether travelling for business or leisure, relax and enjoy access to over 750 Airport Lounges around the world – brought to you by LoungeKey.

◆ Global Wi-Fi

Take advantage of access to more than 50 million Wi-Fi hotspots globally – brought to you by iPass.

◆ HSBC Premier Rewards Programme

Earning you Points whenever you spend and including our Rewards for Miles scheme.

◆ Safer online shopping with Mastercard Identity Check.

◆ 24 hour HSBC Premier telephone banking service.***

*** Lines are open 24 hours, 365 days a year, subject to scheduled maintenance periods. To help us continually improve our service, and in the interest of security, we may monitor and/or record your call.



HSBC Premier World Elite™ Mastercard® Rewards

We want to help you meet the needs of your full life whatever they may be, so as well as offering you safety and security around the world, we reward you every time you use your HSBC Premier World Elite Mastercard.

For every £1 of eligible spend*¹ on your HSBC Premier World Elite Mastercard, you'll earn two Reward Points if it's in Sterling currency*², or four Reward Points if it's in non-Sterling currency*.

*Non-sterling transaction fees apply.

Your points can be saved up to treat yourself, treat someone special, or even used to help a favourite charity. You can redeem your points:

- ◆ For airline frequent flyer miles through our Rewards for Miles scheme.
- ◆ For retail vouchers from a selection of retailers including Amazon, Debenhams and M&S.

Redeem your points online by logging on to Online Banking at **ciiom.hsbc.com/premier/** or by calling us on **03456 00 61 61**.

¹Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13-16 for further details.

²Sterling 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.

Live a full life around the world

When your life is lived across borders, it's full of more complexities and more responsibilities, but also more opportunities and more dreams, and we're here to help you navigate your full life, wherever that leads you. So 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	Points Earned	Airline Frequent Flyer Miles
£750		£375	1,500	750
£1,500		£750	3,000	1,500
£7,500		£3,750	15,000	7,500

^{*1} Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13-16 for further details.

^{*2} See page 13 for details on what transactions are classed as Sterling currency.

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 ciom.hsbc.com/credit-cards/products/premier-world-elite-credit-card/. Simply click: My Accounts > Premier Credit Card > Points balance in the right hand menu.

Customers who have additional accessibility needs, or those who in exceptional circumstances are experiencing a technical issue with the site, can call to redeem their points on **03456 00 61 61**.

* Lines are open 24 hours a day, 365 days a year. To help us improve our service and in the interest of security we may monitor and/or record your call.



Redeem your Points for vouchers

Embrace your life full of life

Choose the voucher denomination to match your need:

We have a range of voucher denominations to choose from 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	Points Earned	Value of Points
£750		£375	1,500	£5
£1,500		£750	3,000	£10
£7,500		£3,750	15,000	£50

*¹ Eligible spend excludes cash advances, fees, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13-16 for further details.

*² See page 13 for details on what transactions are classed as Sterling currency.

For a full list of retailers or to order your vouchers, please login to Online Banking and select: My Accounts > Premier Credit Card > Points balance in the right hand menu. Customers who have additional accessibility needs, or those who in exceptional circumstances are experiencing a technical issue with the site, can call to redeem their points on **03456 00 61 61**.

* Lines are open 24 hours a day, 365 days a year. To help us improve our service and in the interest of security we may monitor and/or record your call.

Donate your Points to help others live a fuller life



Sometimes giving can feel as good as receiving (if not better). That's why we give you the opportunity to donate your Points and help others live a full life.

- ◆ 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 their 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. **soschildren.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 **03456 00 61 61**. You can also donate your Points through your Online Banking at **ciom.hsbc.com/premier/**.

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 claim your rewards call us on **03456 00 61 61**. You can also set up Automatic Redemption through your Online Banking at **ciiom.hsbc.com/premier/**.

A full life around the world

The HSBC Premier Credit Card offers you travel benefits for wherever your life leads you and will help throughout your journey.

Airport Lounge Access

As an HSBC Premier World Elite Mastercard holder, you will have access to over 750 Airport Lounges around the world brought to you by LoungeKey. Get away from the hustle and bustle of a busy airport and relax whilst you enjoy a range of refreshments. LoungeKey provides access to hundreds of airport lounges around the world, regardless of airline or class of travel, simply by carrying your HSBC Premier World Elite Mastercard. Each cardholder must present their card at arrival at the lounge and entry to the lounge is subject to availability. Additional guests can accompany for a fee of £20 per guest visit. Terms and conditions apply.

The World's largest Wi-Fi network

iPass is the world's largest Wi-Fi network, giving you easy, fast and secure access to 50 million hotspots worldwide. You can use the iPass service in more than 100 countries, at the world's busiest airports, on more than 2,000 airplanes, on 800 trains and in the most popular hotels and shopping centres around the globe.

With iPass, you can stay connected to the information and people that matter most with quick and easy access on any of your smart devices: phones, tablets and laptops on iOS, Android and Windows platforms.

The connection between you and iPass' Internet gateway is secured so that it masks and encrypts your data, protecting you from unwittingly exposing your online data to malicious activity.

Whether you need to check in on your family or dial in to your meeting, the one thing you don't need to worry about is your Wi-Fi connection. So sit back, relax, and let iPass take care of keeping you connected.

All HSBC Premier World Elite Mastercard cardholders will receive a personal email with simple instructions connecting to iPass' global Wi-Fi network. Terms and conditions apply.

Expedia Savings

Receive a 10% discount on selected hotels booked with your HSBC Premier Credit Card through **www.expedia.co.uk/HSBCPremier**. Cardholders also benefit from 12 month complimentary Expedia+ Gold Membership, terms and conditions apply.

Agoda Discount

10% discount on over 180,000 hotels booked with your HSBC Premier Credit Card booked through **www.agoda.com/HSBCPremier**. Terms and conditions apply.

Worldwide protection

If your HSBC Premier World Elite Mastercard is lost or stolen when you're abroad, we can arrange an emergency replacement within 36 hours. Where there are no HSBC branches, we can also arrange a cash advance at 245,000 locations worldwide*. Our fraud detection systems identify overseas transactions made on your card.

To help further protect you and ensure maximum efficiency of your card while abroad, register your travel plans by calling us on **03456 00 61 61** or online. This will also mean you're less likely to be asked to verify your identity when making a purchase.



Additional cards available

When your life becomes about more than just you, it's full of more responsibilities and more choices to make, but also more opportunities and more dreams to fulfil, so for an annual fee of £60, adding your partner, a family member or friend to your account is a way to get more from your HSBC Premier World Elite™ Mastercard®.

Representative Example

Representative 59.3% APR variable and 18.9% p.a. variable for purchases, based on the annual fee of £195 and an assumed credit of £1,200.

What are the benefits?

- ◆ Additional cardholder will gain unlimited access to over 750 airport lounges across the world.
- ◆ They'll earn HSBC Premier Reward Points (see page 6 for more details and also pages 13-16 for the HSBC Premier Reward Point Rules).

These Points are added to the main Cardholder's points balance.

Save up and redeem against great rewards, for example:

- ◆ A selection of vouchers from retailers including Amazon, Debenhams and M&S.
- ◆ Take that feel good factor even further and donate your points to charity.

You can give three members of your family or close friends a credit card on your account as long as they are aged 18 or over. The nominated people will receive their own card (with their name on it) and the transactions will appear on your statement.

The Cardholder remains responsible for all spending on the account made by the Additional Cardholder.



How to apply for your HSBC Premier World Elite™ Mastercard®

Apply on the phone or visit us in branch.

You can speak to a Premier Manager or call us on **03456 00 61 61**.

If you are not an existing HSBC Premier customer yet, then visit your local branch to find out more about the HSBC Premier experience and our HSBC Premier World Elite Mastercard, or call us on **03456 00 61 61**. Lines are open 8am to 8pm weekdays and 10am to 3pm on Saturdays and Sundays (closed on Bank Holidays).



HSBC Premier World Elite™ Mastercard® Reward Points Rules

We have summarised information on your HSBC Premier World Elite Mastercard Reward Points ("Points") for you in the following Points Rules.

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

1. You must hold a valid HSBC Premier World Elite Mastercard 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 2 points for every £1 (including any tax) of eligible spend in Sterling currency and earn 4 points for every £1 (including any tax) of eligible spend in non-Sterling currency (non-Sterling transaction fees apply). 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 World Elite Mastercard Credit Card ("Eligible Spending"). Points will be earned on the amount debited to your HSBC Premier World Elite™ Mastercard® Credit Card account in pounds sterling for all Eligible Spending.
4. The following items do not count as Eligible Spending:
 - a. interest, fees, late payment charges or any other charges added to your statement;
 - b. Cardholder Repayment Protector insurance premiums charged to your account;
 - c. cash advances including foreign money and travellers cheque purchases;
 - d. any balances from other credit or charge cards which are transferred to your card; or
 - e. ATM withdrawals and gambling transactions.
5. Your HSBC Premier World Elite Mastercard Credit Card statements ("Statement") will show Points earned during the Statement period. Points relating to any refunds will be deducted. Points can only 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 in 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 home address within 20 working days of placing the order. Most items ordered will be delivered free of any charge. A charge may be made for delivery to non-mainland UK addresses (including 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 **03456 00 61 61**.

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. We may adjust your points balance from time to time in the event that points have been added or removed in error. We will rectify your incorrect points balance as soon as we reasonably can, but you agree we are under no obligation to honour any incorrect points balance.

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 World Elite Mastercard Credit Card Reward Points are provided and administered by **Card Service Delivery, PO Box 6001, Coventry CV3 9FP**.

25. HSBC Premier World Elite Mastercard 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 [ciiom.hsbc.com/content/dam/hsbc/ciiom/docs/rewards-for-miles-terms-and-conditions.pdf](https://www.hsbc.com/content/dam/hsbc/ciiom/docs/rewards-for-miles-terms-and-conditions.pdf). In the event of any conflict between the Rewards for Miles Terms and the Rules, the Rules will apply.

*The latest version of the HSBC Premier World Elite Reward Points brochure can be found at [ciiom.hsbc.com/credit-cards/products/premier-world-elite-credit-card/](https://www.hsbc.com/credit-cards/products/premier-world-elite-credit-card/)

Bonus Reward Points Terms and Conditions

Introductory Bonus Reward Points

1. To be eligible for the Introductory Bonus Reward Points described below, the following requirements must be met:

a. you must successfully apply for an HSBC Premier World Elite Mastercard Credit Card;

b. you must not have held an HSBC Premier World Elite Mastercard Credit Card within the six months prior to you applying; and

c. you have made eligible purchases of at least £2,000 within the first three month period of card membership.

2. The following items do not count as Eligible purchases: interest, fees, 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.

3. If you meet the requirements for this offer as described above, we will award 40,000 Premier Reward Points to your HSBC Premier World Elite Mastercard Credit Card within 60 days of the first anniversary of card membership.

4. We may withdraw this offer without notice. Any applications received before the offer is withdrawn will be eligible to qualify for this offer.

5. The offer is only applicable at account level. If additional cardholders are added to the account, they will not be eligible to qualify for the offer.

6. This offer is not transferrable.

7. We may refuse any application for a product or service.

First Anniversary Bonus Reward Points

1. To be eligible for the First Anniversary Bonus Reward Points described below, the following requirements must be met:

a. you must successfully apply for an HSBC Premier World Elite Mastercard Credit Card;

b. you must not have held an HSBC Premier World Elite Mastercard Credit Card within the six months prior to you applying; and

c. you have made eligible purchases of at least £12,000 within the first 12-month period of card membership.

2. The following items do not count as Eligible purchases: interest, fees, 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.

3. If you meet the requirements for this offer as described above, we will award 40,000 Premier Reward Points to your HSBC Premier World Elite Mastercard Credit Card within 60 days of the First Anniversary of your account being opened.

4. We may withdraw this offer without notice. Any applications received before the offer is withdrawn will be eligible to qualify for this offer.

5. The offer is only applicable at account level. If additional cardholders are added to the account, they will not be eligible to qualify for the offer.

6. This offer is not transferrable.

7. We may refuse any application for a product or service.

LoungeKey™ Airport Lounge Access Terms and Conditions

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

1. You must hold a valid HSBC Premier World Elite Mastercard Credit Card issued by HSBC Bank plc. No other cards are eligible.

2. Each Primary and Additional HSBC Premier World Elite Mastercard Credit Cardholder (the "Cardholder") will be entitled to unlimited complimentary lounge visits at participating lounges during each membership year as defined in the HSBC Premier World Elite Mastercard Agreement Terms.

3. In order to provide your membership with The LoungeKey™ Airport Lounge Program (LoungeKey), we will share specific information about you with LoungeKey.

4. Complimentary visits may only be used by the Cardholder.

5. Access to the lounges for children and the fees for such visits varies across the lounges and the LoungeKey customer is advised to check the individual lounge description before travelling.

6. Use of LoungeKey is not transferable and LoungeKey customers may only use LoungeKey whilst holding a valid HSBC Premier World Elite Mastercard Credit Card or unless notified otherwise. The LoungeKey program may not be used by any person other than the eligible LoungeKey customer.

7. Admittance to a participating lounge is conditional upon presentation of an eligible HSBC Premier World Elite Mastercard Credit Card, together with a form of personal identification such as passport, national identity card or driving licence.

8. In the event that you cancel your HSBC Premier World Elite Mastercard Credit Card account, LoungeKey access will be cancelled from the effective date of that cancellation.

9. HSBC and LoungeKey will not be liable to you and/or any third party for compensation, indemnity

or damages once you and/or any third party have been admitted to a participating lounge provided by the LoungeKey Airport Lounge Access service.

10. HSBC and LoungeKey will not be liable to you and/or any third party for compensation, indemnity or damages of any sort as a result of a termination of the LoungeKey Airport Lounge Access service which occurs as a result of:

a. the termination of your HSBC Premier World Elite Mastercard Agreement; or

b. the termination of the agreement between HSBC and LoungeKey to provide airport lounge access as an HSBC Premier customer benefit, in accordance with these terms.

11. Visit charges for accompanying guests will be debited to your HSBC Premier World Elite Mastercard Credit card. Visits are currently charged at £20 per person, per visit.

12. We may amend the lounge visit charges at any time on providing 30 days' notice in advance of such change. We will tell you about any change by including a message in your monthly statement, by writing to or emailing you separately or by sending you a mobile message or message using any secure storage facility we provide through online banking.

13. Any lost, stolen or damaged HSBC Premier World Elite Mastercard Credit Cards must be notified to the HSBC Bank plc on the 24-hour telephone number **0800 085 2401 or +44 1442 422929** from abroad (address: **Card Service Delivery, PO Box 6001, Coventry CV3 9FP**) who shall be responsible for providing a replacement. HSBC shall not be liable for any inability of a LoungeKey customer to access any LoungeKey lounge during any period that any HSBC Premier World Elite Mastercard Credit Card is being replaced.

14. By participating in the LoungeKey program, each Cardholder consents to any personal data being used in accordance with the LoungeKey Privacy Policy available at www.LoungeKey.com or available on written request to LoungeKey at **Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK.**

15. By using LoungeKey, each Cardholder agrees to and accepts the LoungeKey Conditions of Use. The Conditions of Use and additional information can be found online at www.LoungeKey.com/HSBCWorldElite. The LoungeKey Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of LoungeKey.

16. LoungeKey reserves the right at all times to make any changes to the Conditions of Use subject to giving you reasonable notice, via HSBC, (as appropriate in the circumstances).

17. We may vary these terms at our discretion or terminate the facility at any time by giving you at least 30 days' notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

Pass Conditions

1. You must hold an HSBC Premier World Elite Mastercard Credit Card issued by HSBC Bank plc. No other cards are eligible.
2. Each Primary HSBC Premier World Elite Mastercard Credit Cardholder will be entitled to unlimited Wi-Fi during each membership year with iPass Open Mobile (the "Service").
3. Unlimited Wi-Fi is limited to one compatible laptop, tablet, smartphone and or other device with embedded Wi-Fi technology (a "Device"). It is your responsibility to ensure your Device is compatible with the Service.
4. You must install all Service updates within ninety (90) days after their published date or you may lose certain functionality of the Service.
5. In the event that you cancel your HSBC Premier World Elite Mastercard Credit Card account, iPass access will be cancelled from the effective date of that cancellation.
6. HSBC and iPass will not be liable to you and/ or any third party for compensation, indemnity or damages of any sort as a result of a termination of the Service in accordance with these terms.
7. The Service is not transferable.
8. By using iPass, you agree to the terms of the iPass Privacy Policy found on the iPass website at **www.ipass.com/ipass-terms-and-conditions/**
9. You must not use the Service in a manner contrary to iPass' Acceptable Use Policy located at **www.ipass.com/ipass-terms-and-conditions/**
10. By using iPass, you agree to and accept the iPass Open Mobile Terms of Service located at **www.ipass.com/ipass-terms-and-conditions/**. These Terms of Service will prevail over any other terms and conditions provided to you in relation to use of iPass.
11. iPass may, in its sole discretion, make amendments to these Terms of Service. Any such amendment shall be effective upon publication and you are responsible for regularly checking these Terms of Service for any such updates.
12. We may vary these terms at our discretion or terminate the facility at any time by giving you at least 30 days' notice. We will do this by including a message in your monthly statement, by writing to or emailing you separately.

HSBC Premier World Elite™ Mastercard® Summary

The information contained in this table summarises key product features and is not intended to replace any Agreement Terms.

APR	Representative APR 59.3% variable			
Other interest rates		Introductory Rate (per annum)	Monthly Rate	Annual Rate
	Purchases	n/a	1.456%	18.9%
	Cash Advances	n/a	1.456%	18.9%
	Balance Transfers	n/a	1.456%	18.9%
	These introductory rates only apply if you haven't had an HSBC Credit Card in the last six months. Balances cant be transferred from cards issued by other members of the HSBC Group including first direct, M&S Financial Services Plc, John Lewis Financial Services Ltd. At the end of the promotional period, Balance Transfers and Purchases will revert to the standard variable rate.			
Interest free period	Up to 56 days for purchases when you pay your balance in full every month by the due date.			
Interest charging information	You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows.			
		From		Until
	Purchases, balance transfer, cash advances and cash related payments	Date debited to your account		Paid in full
Allocation of payments	<p>If the amount you pay in a month is less than the full amount you owe, we will apply the amount you pay in the following order:</p> <ul style="list-style-type: none">• any unpaid arrears or amounts over the credit limit;• the amount you owe us and shown in your statement;• any transactions, interest or charges not yet included in a statement. <p>We will apply your payment first to amounts on your account which we charge at the highest interest rate followed by amounts we charged at lower interest rates. In each case, interest and charges are paid off first. If some amounts are charged at the same interest rate, we will apply your payment to the oldest amounts first.</p> <p>For further details, please refer to your Credit Card Terms and Conditions(PDF) This link will open in a new browser window.</p>			
Minimum monthly repayment	If you entered into your agreement with us before 23 March 2011 the minimum payment will be the higher of:		A. 2.5% of the full amount you owe as shown on your monthly statement (including interest and charges) B. £5	
	If you entered into your agreement with us from 23 March 2011 onwards, the minimum payment will be the higher of:		A. The sum of (a) interest for the period from the last statement, (b) any default charges, and (c) 1% of the full amount you owe as shown on your monthly statement (not including interest and charges) B. 2.5% of the full amount you owe us as shown on your monthly statement (including interest and charges) C. £5	
Credit limit	Minimum credit limit		£5,000	
	Maximum credit limit		Subject to status and affordability	
Fees	Annual fee of £195 for the Primary Cardholder and £60 for each Additional Cardholder (non-refundable)			

Charges	Cash Fee	2.99% of the cash advance or cash related payment, minimum £3
	Balance Transfers	1.4% of each balance transferred within 60 days of account opening, minimum £5 2.9% of the balance transferred after 60 days from account opening, minimum £5
Foreign Usage	Payment Scheme Exchange Rate	Mastercard Rates can be found at: www.hsbc.co.uk/1/2/popups/master-card
	Dependent upon the type of transaction you undertake, one or more of the following will apply	
	Non-Sterling Transaction fee	2.99% of the Sterling amount of the transaction
	Foreign Cash Fee	2.99% of the amount advanced, minimum £3
Default charges	For paying late	£12
	For going over your credit limit	£12
	For payments which are returned unpaid	£5
	For enforcing repayment, including legal and tracing costs	Our reasonable costs



Repayments

Illustrative example (includes introductory rates)	For a purchase of £1,000 on your HSBC Premier World Elite Mastercard		
Monthly Payment	Minimum payment each month	£50 payment each month	£100 payment each month
Taking into account introductory rates, how much interest will you be charged in the first year?	£35.23	£24.35	£4.40
How much interest will you be charged in the second year?	£130.29	£39.62	£0.00
How long would it take to clear the balance?	16 years, 7 months	1 year, 11 months	1 year
The above example assumes the following: the transaction takes place on 1 January and you make no further transactions; you always make the payment on the 15th; your statement is produced 31 days after you make the purchase; interest is calculated based on the representative 59.3% APR variable rate and introductory rates are included.			

We recommend that you pay more than the minimum payment whenever possible. If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance, as shown in the example above.

Recurring Transactions

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This agreement is between you and the retailer.

The Direct Debit Guarantee does not cover these transactions.

If you wish to cancel a recurring transaction, you can do this by contacting the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of these cancelled transactions, please contact us.

Important information

If you exceed your credit limit or make a payment after the due date shown on your statement, we will charge a fee. Please refer to the Summary Box for more details of our rates and charges. In an effort to minimise the misuse of cards, we may, from time to time, ask you to answer additional security questions when using the card. If your card is lost, stolen or misused by someone who obtained and used it without your consent, you won't be liable for any loss. HSBC Bank is a responsible lender and our credit facilities are subject to status.

This brochure only contains a summary of our main product features. Full terms and conditions will be given to you when you apply for the HSBC Premier World Elite Mastercard. The terms and conditions of your account are governed by the laws of England and Wales as our dealings with you up until the time your account is opened. Further information and written details of our credit facilities are available from any branch or from

**HSBC Bank plc, Customer Information,
PO Box 760, 1 The Forum, Parkway, Fareham
PO14 9TE.**

Additional information

HSBC Bank plc, registered in England and Wales number 14259. Registered office **8 Canada Square, London E14 5HQ**. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business.

HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.

We are committed to the Lending Code. This is a self-regulatory Code of Practice that sets minimum standards of good practice for consumers, microenterprises, and charities with an income of less than £1million. The Lending Code covers good practice in relation to loans, credit cards, charge cards and current account overdrafts. Copies of the Lending Code can be obtained at www.lendingstandardsboard.org.uk.

If you have a complaint please let us know. We will endeavour to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the relevant Financial Ombudsman Service.

For accounts held in the Channel Islands you may be entitled to refer your complaint to the Channel Islands Financial Ombudsman at **PO Box 114, Jersey JE4 9QG**.

For accounts held in the Isle of Man you may be entitled to refer your complaint to the Financial Services Ombudsman Scheme in the Isle of Man at **The Slieu Whallian, Foxdale Road, St John's, Isle of Man IM4 3AS**.

For further details please ask for our 'Listening to your comments' leaflet.



Accessibility

To find out more about our accessible services please visit ciiom.hsbc.com/accessibility or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03456 006 161.

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays).

For more information:

Call **03456 00 61 61**

Visit **your local branch**

Click ciiom.hsbc.com/premier/

Download our app 

ciiom.hsbc.com

Issued by HSBC Bank plc, registered in England and Wales number 14259. Registered office 8 Canada Square, London, E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Credit, Insurance and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.

HSBC Customer information: PO Box 760, 1 The Forum, Parkway, Fareham PO14 9TE.

NRFB1432 MCP54203 ©HSBC Bank plc 2019. All Rights Reserved.