

# Your HSBC Premier Credit Card



**Premier**

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# Your HSBC Premier Credit Card

With no annual fee the HSBC Premier Credit Card is your global way to pay and passport to a world of benefits.

If you have any queries on topics covered in this guide, please chat to us online at [ciiom.hsbc.com](https://ciiom.hsbc.com). Alternatively, you can call 0345 600 6161 or if calling from abroad: +44 1442 422 929. Lines are open 7:00am to 9:00pm every day.

## **Getting started**

- Sign your new card on the signature panel on the reverse.
- Activate your card(s) using Internet Banking or by calling 0800 328 1370. Activating the main cardholder's card automatically activates any additional cards on the account.

## **Your Personal Identification Number (PIN)**

New account:

- Your Personal Identification Number (PIN) will arrive shortly.

Existing account:

- Your PIN will remain the same as the previous card unless you requested a new one.
- Once your new card is activated, make sure you dispose of any old cards securely – by shredding or cutting them up.

## **Get additional cardholder(s) on your account**

You can add additional cards on your account, for use by your partner, family member or friend if they're over 18.

The nominated person will receive their own card and PIN. They will share your credit limit and their transactions will also appear on your statement.

You'll be responsible for all spending on the additional card.

If you are the main cardholder and would like to find out more, please contact us.



## Your HSBC Premier Credit Card rewards and benefits

### **HSBC Premier Reward Programme**

Your automatic membership of the HSBC Premier Reward Programme means that for every £1 you spend on eligible purchases using your credit card, you'll earn HSBC Premier Reward Point(s). The number of points will depend on whether the transaction is in GBP or non-Sterling currency.

Eligible purchases exclude cash related payments such as buying travellers' cheques, foreign currency, money orders and other similar payments.

## **Redeeming Reward Points**

Reward Points can be redeemed for retail eVouchers, airline miles, fine wines and more to help you get the most from life.

You can find details of all the latest rewards on offer at [ciiom.hsbc.com/premier](https://ciiom.hsbc.com/premier). You can redeem your points online by logging on to Online Banking at [ciiom.hsbc.com/security](https://ciiom.hsbc.com/security). Your points are valid for 3 years.

## **HSBC Home&Away**

This programme provides discounts on dining, travel, shopping and more. Simply visit [homeandaway.hsbc.com](https://homeandaway.hsbc.com) for full details of offers.

## **Airport lounge access**

Priority Pass membership allows you to relax in over 1,300 airport lounges worldwide at a reduced rate. Please note that lounges charge per person for each visit and visits are subject to lounge availability. Terms and conditions apply.

## **Expedia hotel savings**

10% discount on selected hotels booked with your HSBC Premier Credit Card through [expedia.co.uk/HSBCPremier](https://expedia.co.uk/HSBCPremier).

### **Agoda hotel discount**

Up to 14% discount on over 180,000 hotels booked with your HSBC Premier Credit Card through [agoda.com/HSBCPremierUK](https://www.agoda.com/HSBCPremierUK).

Terms and conditions apply.

Further details can be found at [hsbc.co.uk/credit-cards/products/premier](https://www.hsbc.co.uk/credit-cards/products/premier).



## Protecting your purchases

Under Section 75 of the Consumer Credit Act, if you use a credit card for purchases that cost between £100 and £30,000:

- Your purchases are protected, even if you only pay part of the price (such as a deposit) on your credit card.
- This means you're covered if the goods are faulty or not as the seller described, or if the seller doesn't deliver your goods or goes out of business.



# Protecting your HSBC Premier Credit Card

## Your card and account

- Never allow anyone else to use your credit card. If you do, and your card is borrowed by a family member with your consent, you may be responsible for any transactions they make on it.
- Don't let your card out of sight, especially when making purchases in restaurants, bars and petrol stations.
- Never give out your card details in response to unsolicited phone calls, or emails.
- If your card is lost, stolen, or likely to be misused, tell us immediately. You can do this via our digital channels or call us on 0345 600 6161 in the Channel Islands or Isle of Man or +44 1470 697 139 from overseas We'll cancel your card(s) as soon as you notify us and issue replacements.
- Freeze or unfreeze your card – if you can't find your card but you're not sure it's been lost or stolen, you can put a temporary block on via online banking by calling us. You can easily unblock your card if it turns up.
- Keep your contact details up to date so if we identify anything suspicious, we can contact you quickly to confirm whether the transactions are genuine.
- Check your statements regularly for any transactions you don't recognise and report them to HSBC immediately.

- Shred all documents (receipts, letters etc.) that include your name, address or other account and personal information.

## **Your PIN**

- Your PIN is personal to you - ensure you're the only person who knows it.
- Don't write it down or store it in a way that other people could understand and access.
- When choosing your own PIN, avoid obvious or easily guessed numbers, e.g. don't choose 1234 or 1111.
- Never tell anyone your PIN, not even a police officer or a bank employee (HSBC staff would never ask for your PIN).
- Always use your hand as a shield whilst entering your PIN to keep it secret.

## **Online**

- Visa Secure or Mastercard Identity Check services provide an extra layer of security when you shop online with your HSBC credit card. It's free and you don't need to register. You may be asked to confirm your payment so we can check it's really you and not a fraudster.
- Check in the web browser that the site's address starts with 'https' – this means it's a secure site.
- If you're using a public computer, avoid entering personal information as there may be malware that records your details.



- If you use a service that allows you to view banking details from different providers online at the same time, you may be liable for any fraud or mistakes that happen on your accounts as a result. Check the information they give you carefully to make sure they're authorised.
- Protect your PC by regularly updating your operating system and anti-virus software.



## Using your HSBC credit card at home and abroad

There are several ways to use your credit card to pay for goods and services.

### **Mobile payments**

You can add your HSBC credit card to your digital wallet via a smart phone or device. Mobile payments can be made at any contactless retailer or online in a fast, simple and secure way.

You can make purchases above the £100 contactless limit with most retailers too.

When you pay using a digital wallet, your actual card number is not shared. Instead, a virtual account number is used to represent your account information, so your card details stay safe, and your information stays secure.

**Online shopping**

You're protected against internet fraud, so you won't be responsible for any unauthorised online transactions.

We may ask you to verify a payment in our HSBC app or by entering a One Time Passcode (OTP). If we do send you an OTP never share this code with anyone including HSBC staff.

**Recurring transactions**

A recurring transaction, sometimes called a continuous payment authority, is a regular payment collected from your card by a supplier of good or services (for example gym membership, TV subscription, insurance cover). You'll have an agreement between you and the retailer. If you've set up a recurring transaction, payments will continue until you tell the supplier or us to cancel it.

You can cancel a recurring transaction at any time. To prevent the next payment, you must cancel by the end of the working day before the payment is due.

If you still want the goods or services, you will need to make alternative arrangements to pay with the supplier.

When you receive a new card, you may need to update the details for payment with the company directly.

## Balance transfers

If you requested a balance transfer during your credit card application, you must activate your card to complete the process.

From time to time, we offer promotional interest rates on balances transferred from other credit or store cards. Just call our advisors for the latest promotional rates on 03456 006 161.

Balances can't be transferred from cards where the other lender is in the HSBC Group. This includes first direct and M&S Bank.

### Important notes about balance transfers:

- There's a balance transfer fee for each balance transferred. This is usually a percentage of the amount being transferred. We'll tell you the fee before you submit your request and this will be added to your balance.
- You can make balance transfers up to 95% of your credit limit.
- Once the promotional period ends, the standard interest rate for balance transfers will apply. We'll remind you before your promotional rate ends.
- HSBC Bank can decline balance transfer requests. If we do, we're not responsible for interest and charges incurred on your other card due to the transfer not being made.

- Once your balance transfer has been processed, it can't be reversed.
- You must make at least your minimum payment every month, even if you've only used your card for a balance transfer on a 0% introductory or promotional rate. If you've other balances at higher interest rates, we'll use your payment to reduce those first.

### **Cash withdrawals**

You can withdraw cash at any cash machine using your PIN or over the counter at all banks in the Channel Islands or the Isle of Man and abroad displaying the Mastercard or Visa symbol appropriate to your card.

When withdrawing cash over the counter you may be asked to provide further proof of identification, such as your driving licence or passport.

A cash advance fee is charged to your account when you use your credit card to withdraw cash or make a cash equivalent transaction, such as buying foreign currency or money orders.

Cash advances are different to making a purchase, because interest is always charged from the date you make the withdrawal or equivalent transaction, and it will also incur a different interest rate.

## **Abroad**

- We provide 24-hour Worldwide Assistance if your HSBC credit card is lost or stolen overseas. Cancel online or in the HSBC app. Alternatively contact us on +44 1442 422 929.
- Only take cards with you that you intend to use on holiday; leave others in a secure place at home.
- Check the expiry date if you will be away for an extended period of time.
- When using your card abroad to make a payment or withdraw cash, you may be given the choice to pay in local currency or in Sterling.

## **Choosing to pay in local currency**

Transactions paid in local currency, known as non-Sterling transactions, are converted to Sterling using the relevant card scheme exchange rate on the day the conversion is made.

These will incur a non-Sterling transaction fee. Cash withdrawals will also have a cash fee.

The payment and related transaction fees will be deducted from your account once we receive details of the payment from the card scheme, at latest on the next working day.

For details of the cash fee and non-Sterling transaction fee, please see the back of your statement.

### **Choosing to pay in Sterling**

HSBC doesn't handle the currency conversion. This will be done by the retailer or self-service machine owner, so the exchange rate given to you may differ from the market rate and a different charge may be applied, meaning you could pay more. You will be advised of the rate prior to completing the transaction.



## Managing your HSBC credit card and understanding your statement

Credit cards can help you manage your money, and even build your credit rating, as long as you use them correctly.

Paying on time and staying within your credit limit are key factors to building your credit score.

To help you do this, we send you a statement every month at the end of your card's billing cycle.

### **Check your statements regularly**

Unless you tell us about any transactions you do not recognise, we will treat all transactions on the account as yours.

Please use the numbered list below and labelled example on page 16 to understand the information on your statement.

### **1. Statement date**

This is the day the statement was produced which will be the last of your billing period.

### **2. Account summary**

This shows your credit limit, interest rate, previous month's balance, total debit and credit amounts, new closing balance and minimum payment amount.

It also shows your payment due date. You can change the date your payment is due, which in turn will change the date your statement is issued.

### **3. Your transaction details**

This lets you see exactly when and where you used your card and the amount that it was for.

If there are any transactions that you don't recognise, please contact us immediately and we'll investigate.

### **4. Summary of interest on this statement**

Any interest charges will be detailed in this separate summary section along with your current interest rates.

Please see your Agreement Terms for details on how we charge interest.



## Your Credit Card statement

Contact tel 08457 404 404  
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 08456 007 010 (24hrs)  
From Overseas tel 44 1442 422 929 (24hrs)

Text Phone 08457 125 563  
used by deaf or speech impaired customers  
[www.ciom.hsbc.com](http://www.ciom.hsbc.com)



If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

For details of how to pay and contact details to amend or check insurance cover, please see the reverse of this statement.

2 Account Summary	
Credit Limit	£ 2,500.00
APR	.1990000 %
Previous Balance	54.81Ct
Debits	100.00
Credits	0.00
New Balance	45.19
Minimum payment	£ 5.00
Payment to be credited by	13 Jul 2007

1

Statement Date **18 June 2007**

Card number

Sheet number 1 of 1

3

### Your Transaction Details

Received By Us	Transaction Date	Details	Amount
07 Jun 07	07 Jun 07	434	100.00

4

### Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT  
Estimated interest - next month 0.89





## Making your credit card repayments

To avoid charges, we must receive at least the minimum payment by the due date even if you have a promotional 0% interest rate.

Paying the full transaction balance will prevent further interest accruing. This also means you won't be charged interest on any purchases shown in your statement.

You can pay any amount between the minimum payment and the full statement balance.

If the payment is less than the full amount the funds will be allocated in the following order:

- Any overdue minimum payments (arrears).
- Your minimum payment for that month.
- Any monthly instalment plan payments (instalments and fees).
- The rest of your transaction balance.

We apply payments first to amounts that we charge the highest interest rate on before amounts charged at lower rates or zero interest. We always pay off interest and charges first.

## **Ways to pay**

The quickest and easiest way is to set up a Direct Debit. Contact us to find out how.

You can select to pay the minimum, fixed or full amount each month. Your Direct Debit will be requested 3 days before the payment due date to ensure that, if there are any problems, that there is sufficient time for you to make your payment another way.

However, your Direct Debit won't leave your account until the due date and will show as 'pending' for this 3-day period.

Please contact us for more information.

To make a one-off payment from an HSBC current account you can use:

- Online Banking via the 'Move Money' option.
- Mobile Banking via the 'Pay & Transfer' option.
- Telephone Banking.
- Branches.

For payments from non-HSBC accounts, your bank will already have our account details for their online, mobile and telephone banking channels. Your bank will help you if you're not sure how to send the payment.

You can also make payments at any of our branches by using your HSBC credit card to deposit cash or cheques into our paying-in machines.

For further details of how to make payments to your HSBC credit card, please see the back of your statement.

If you have difficulties making payments to your credit card, please contact us to let us know. We can help you to develop a plan for dealing with your financial situation.

# Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [ciiom.hsbc.com/accessibility](https://ciiom.hsbc.com/accessibility) or: [ciiom.hsbc.com/help](https://ciiom.hsbc.com/help).

## **ciiom.hsbc.com**

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**Customer information:** Customer Service Centre, BX8 2HB.

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