

Your guide to HSBC Premier Credit Card services

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Welcome to your HSBC Premier Credit Card

With no annual fee and a representative 18.9% APR variable, the HSBC Premier Credit Card is your passport to a world of benefits, giving you a fast, convenient and reliable way to pay, 24 hours a day, wherever you are.

But that's not all. At home and abroad, you'll have the reassurance of our unrivalled global presence.

What to do next

When you receive your card, please follow the steps below.

- ◆ Sign your new card on the signature panel on the reverse using a ballpoint pen;
- ◆ Before you can use it, your card must be activated. Contact us with your security number and date of birth so we can activate the card for you.*¹ If you don't have a security number, we can set one up for you;
- ◆ If you currently have an HSBC Premier Credit Card please destroy it in a secure way as soon as the new card becomes valid;
- ◆ If this is a replacement for a lost, stolen or upgraded credit card and you have recurring payments on your account, you'll need to advise the retailer of the new credit card number.

HSBC Premier Credit Card Benefits at a glance

- ◆ HSBC Premier Rewards Programme;
- ◆ Exclusive access to special offers with HSBC Premier Privileges;
- ◆ Free Extended Warranty on most common household appliances;
- ◆ Replacement card the next day when abroad;
- ◆ Safer online shopping with Mastercard Identity Check; and
- ◆ 24 hour HSBC Premier telephone banking service.*²

*¹ See 'How to contact us' on page 15.

*² 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.

HSBC Premier Rewards Programme

You receive free membership to the HSBC Premier Rewards Programme which includes HSBC Premier 'Rewards for Miles'. 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. These points can be redeemed for a number of offers including flights

around the world with our selected partner airlines, for retail vouchers from stores including Amazon, Marks and Spencer and Debenhams.

You can redeem your points online by logging on to Online Banking at **ciiom.hsbc.com** or by calling us on **03456 00 61 61***³. Alternatively we can automatically redeem them for you – just call us or go online and decide whether you want to receive retail vouchers or have the donations made to the charity of your choice. Your points are valid for three years and will be shown on your monthly statement. You can find details of all the latest rewards on offer at **ciiom.hsbc.com/premier**.

*¹ Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge.

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

*³ See 'How to contact us' on page 15.

HSBC Premier Privileges Programme

We recognise that as an HSBC Premier customer you demand great value as well as all the best money can buy wherever you are in the world. Which is why HSBC has created a unique programme of special offers for HSBC Premier Credit Card customers called HSBC Premier Privileges. The programme provides access to a variety of travel, dining, shopping and entertainment offers around the world when paying for them with your HSBC Premier Credit Card.

Your HSBC Premier Credit Card gives you exclusive free access to HSBC Premier Privileges.

So whether you're looking for travel, booking a restaurant or leisure activities or simply shop either at home in the UK or when travelling abroad, HSBC Premier Privileges will provide you with a wealth of special offers and unique opportunities with renowned brands whenever you use your HSBC Premier Credit Card.

Simply visit **www.privileges.hsbcpremier.com** for full details of offers across the world.

Global Wi-Fi

Free, unlimited Wi-Fi through Boingo at over one million hotspots worldwide. Connect up to four devices at airports, hotels and popular places around town. Simply sign up with your Premier Credit Card at **www.hsbcuk.boingo.com**.

Terms and conditions apply.

Airport Lounge Access

Enjoy membership to the LoungeKey programme, with access to over 750 airport lounges worldwide. Please note that lounges charge £15 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 **www.expedia.co.uk/HSBCPremier**. Cardholders also benefit from 12 months complimentary Expedia+ Gold Membership*.

* Expedia+ Gold Membership will be available from the 7 December 2016.

Terms and conditions apply

Agoda Hotel Discount

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

Terms and conditions apply

Get there with Uber

Receive a £20 Uber promo code to your registered email address, everytime you purchase airline ticket(s) (value of £500 and above) using your HSBC Premier Credit Card and this card is used within your Uber app.

Terms and conditions apply.

Full details for all of these Travel Benefits can be found at ciiom.hsbc.com/premier.

Use your card with confidence

On the High Street

Chip and PIN

To help prevent fraud, chip and PIN combines the latest technology in a chip card with your personal four digit PIN. If you are unable to use chip and PIN, please let us know by calling us on **03456 00 61 61***.



Contactless

For your convenience, it comes with contactless technology, a simple tap to pay for purchases up to £45 at checkouts displaying the contactless logo in the UK** and overseas. And don't worry, contactless payments are safe and secure, you are 100% protected against fraud, just like you are with Chip & PIN payments. You will need to make at least one chip and PIN transaction before contactless is enabled.

You will need to make one Chip & PIN or signature transaction to enable contactless on your card, but after that you're good to go. For your added protection we may decline a contactless payment from time to time and require you to complete the transaction by Chip & PIN or signature instead, to make sure it is you. When this happens simply insert your card into the card reader and enter your PIN or provide your signature when prompted.

Please note: If you've asked for a non-contactless card, the contactless information in this guide won't apply to your card.

Advanced Fraud Detection System

Our technology will look out for any unusual activity on your account in order to help prevent fraud. If you're planning to make any unusually large transactions, we recommend that you give us a call to let us know in advance.*

Instant cash

You can withdraw up to £1,000 a day at any cash machine using your PIN or over the counter at all banks in the UK** and abroad displaying the Mastercard® symbol.

* See 'How to contact us' on page 15.

** Within the UK includes the Channel Islands and the Isle of Man.

All cash withdrawals, both over the counter and from cash machines, are subject to a fee. Card transactions made abroad are subject to local regulations and a non-Sterling transaction fee. For details of the cash fee and non-Sterling transaction fee, please see the back of your statement.

While Online

We will automatically register you for Mastercard Identity Check. It is an additional security layer when you spend online and is designed to protect both your account and your money against unauthorised use.

The "Get Safe Online" (www.getsafeonline.org) initiative has been sponsored by five government departments and ten private sector organisations including HSBC. It offers useful information about using the Internet safely and provides links to sites where you can download free security software.

While Abroad

You can use your HSBC Premier Credit Card at over 24 million outlets worldwide, wherever you see the Mastercard® symbol.



Global Assistance

24-hour worldwide assistance if your HSBC Premier Credit Card is lost or stolen overseas.* We will also, if necessary, issue you with a replacement card the next day, or an emergency cash advance.*

You don't have to tell us when you're going abroad

If we have any concerns about a transaction made using your card, we'll get in touch to check it's genuine, so please make sure we have the correct mobile number and email address for you. If you need to update your mobile number or email address, or to check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **03456 00 61 61**, or come into a branch.

Using your card abroad

You can also use your Chip and PIN card to withdraw cash from cash machines abroad that display the Mastercard symbol. Before you travel abroad it is very important that you know and remember your PIN. You will not be able to change or unlock your PIN at cash machines overseas.

When paying for goods and services or withdrawing cash overseas, you may be given the choice to conduct the transaction in Sterling.

- ◆ **Choosing to pay in local currency:** HSBC will handle the currency exchange at wholesale market rates for you. We will apply a non-Sterling transaction fee to the Sterling amount of the transaction which is shown on the reverse of your statement;
- ◆ **Choosing to pay in Sterling:** HSBC cannot handle the currency exchange. The exchange rate given to you may differ from the wholesale market rate and a different charge may be applied, meaning that you could pay more.

* See 'How to contact us' on page 15.

Balance transfers

We periodically offer promotional interest rates on balances transferred from other credit or store cards.

If you would like to transfer a balance to us make sure you have your other card(s) handy and contact us to find out our latest rates.* Alternatively log on to Online Banking at **ciiom.hsbc.com** and follow the prompts.

Important notes about balance transfers

- ◆ A handling fee applies to balance transfers. For details please see the back of your statement.
- ◆ Balances can only be transferred from credit and store cards not issued by HSBC Group members which includes first direct, John Lewis Financial Services Ltd and M&S Bank.
- ◆ A balance transfer (including the balance transfer fee) must not cause the credit limit applicable to your account to be exceeded.

- ◆ HSBC Bank can decline balance transfer requests and accepts no liability for interest and charges incurred due to the transfer not being made by the anticipated date.
- ◆ Requests for a Balance transfer received by us after 3.30pm (or received on a non-working day) will be treated as if they were received the next working day. It can take up to three working days, from the day of receipt by HSBC, for the money to reach your other credit or store card provider, written requests can take up to four working days.
- ◆ Once your balance transfer has been processed, it cannot be reversed.
- ◆ Your first repayment will be due the following month, even if you have transferred a balance at a 0% introductory rate.

Free additional card

You can give three members of your family or close friends a credit card on your account as long as they are over 18 years old. The nominated people will receive their own card (with their name on it) and the transactions will appear on your statement. The primary cardholder is responsible for repayment of the full balance on the account.

If you would like to take advantage of a free additional card, please contact us.*

* See 'How to contact us' on page 15

Security tips

Some tips for better credit card security

- ◆ Sign your new card as soon as you receive it;
- ◆ Contact us if your replacement card does not arrive a week before your old one expires;
- ◆ Never write down or disclose your PIN and security information. Never let anybody else use your card or account;
- ◆ When changing your PIN choose a number that cannot be associated with you and is not a sequence such as 1234 or 1111;
- ◆ Fraudsters can fit devices to the front of cash machines with the aim of stealing your card or capturing information from its magnetic strip. If you notice anything unusual about a cash machine, do not use it. Instead, call our 24-hour Lost and Stolen Cards team* or the police;
- ◆ If the cash machine does not return your card when you expect it to, do not re-enter the PIN. Report the loss of your card to our Lost and Stolen Cards team immediately;
- ◆ Keep secure (or shred) all receipts and letters that contain your name and address or other personal information;
- ◆ 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; and
- ◆ We may contact you by telephone, letter or text message/SMS to advise that there may be suspicious activity on your account. We may also leave a message to ask that you call us. If we leave a message, you should contact us as soon as possible. If you don't contact us we will assume that all transactions on the account are yours;

If your card is lost or stolen, or likely to be misused, tell us immediately on **03456 00 61 61**, or on **+44 1470 697139** from outside of the UK, Channel Islands or Isle of Man.

* See 'How to contact us' on page 15

Chip and PIN

Changing your PIN

You can change your PIN to a more memorable number at any of our cash machines in the UK, Channel Islands or Isle of Man, once your new card is activated. However, you cannot change your PIN within 60 days prior to the expiry date of your current card or at any time between the order and receipt of a replacement card.

Insert your card at any HSBC Bank cash machine, select 'PIN Services' and follow the instructions. Please don't choose a number that might be easy for someone else to guess.

Forgotten PIN

If you can't remember your PIN, you can request a PIN re-advice by contacting us or from Online Banking.*

Unlocking your PIN

If you have incorrectly tried three consecutive times to key in your PIN – even in three separate places – your PIN will be locked.

- ◆ If your PIN has been 'locked' and you later remember it, you can quickly and easily 'unlock' it at any HSBC Bank cash machine. Select the 'PIN Services' option and follow the instructions.
- ◆ If your PIN has been 'locked' and you can't remember it, you will have to request a PIN re-advice by contacting us* or from Online Banking. Once you receive this, you will still have to 'unlock' your PIN – again you can do this at any HSBC Bank cash machine in the UK, Channel Islands or Isle of Man. Select the 'PIN Services' option and follow the instructions.

**Remember – never give your PIN details to anyone.
Keep your PIN secret.**

If you are unable to use chip and PIN, please let us know by calling us on **03456 00 61 61***

* See 'How to contact us' on page 15

Making repayments

HSBC Bank current account holders

To make your HSBC Premier Credit Card payment from your current account log on to Online Banking at **ciiom.hsbc.com** or use Telephone Banking.*

You can also make a credit card payment at any of our cash machines in the UK**. Simply insert your debit card into the cash machine and input your PIN. Select the 'Pay credit card' option and follow the instructions. You will be able to print a paper receipt of your payment. You'll also have the option to print your credit card statement summary (statement balance, minimum amount to pay and payment due date). In normal circumstances payments made will be credited to an account within two hours. All payments are credited the same working day.

All customers

Direct Debit allows you to pay the minimum, fixed or full amount each month. Please contact us for more information.*

Payments can be made by post using cheques only. All cheques must be payable to HSBC Bank plc XXXX, where XXXX is your 16-digit credit card number.

You can also make payments at any of our branches by using your HSBC Premier Credit Card to deposit cash or cheques into our Paying-in machines. Please make cheques payable to HSBC Bank plc XXXX, where XXXX is your 16-digit card number.

Please see the back of your statement for further details of how to make payments to your HSBC Premier Credit Card.

* See 'How to contact us' on page 15.

** Within the UK includes the Channel Islands and the Isle of Man.

Additional information

Sterling currency

Sterling currency includes transactions made in the UK, Channel Islands, Isle of Man, as well as transactions overseas where you choose to pay in Sterling rather than local currency.

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 is an agreement 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.

Disabled customers

We offer a number of services for disabled customers. We can provide this guide in Braille or large print. Any item of literature can be sent in a customer's preferred format. For further information please contact any of our branches, or telephone us.*

* See 'How to contact us' on page 15.

How to contact us

Customer Service and
Telephone Banking **03456 00 61 61**
Abroad **+44 1470 697139**

Our 24 hour* HSBC Premier telephone banking service can assist with everything from everyday banking needs to complex account enquiries. (Lines are open 24 hours, 7 days a week.*)

Online Banking
[ciiom.hsbc.com](https://www.ciiom.hsbc.com)

(24 hours, 7 days a week.*)

*Subject to planned maintenance periods.

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).

ciiom.hsbc.com

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Customer Information: PO Box 760, 1 The Forum, Parkway, Fareham PO14 9TE

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