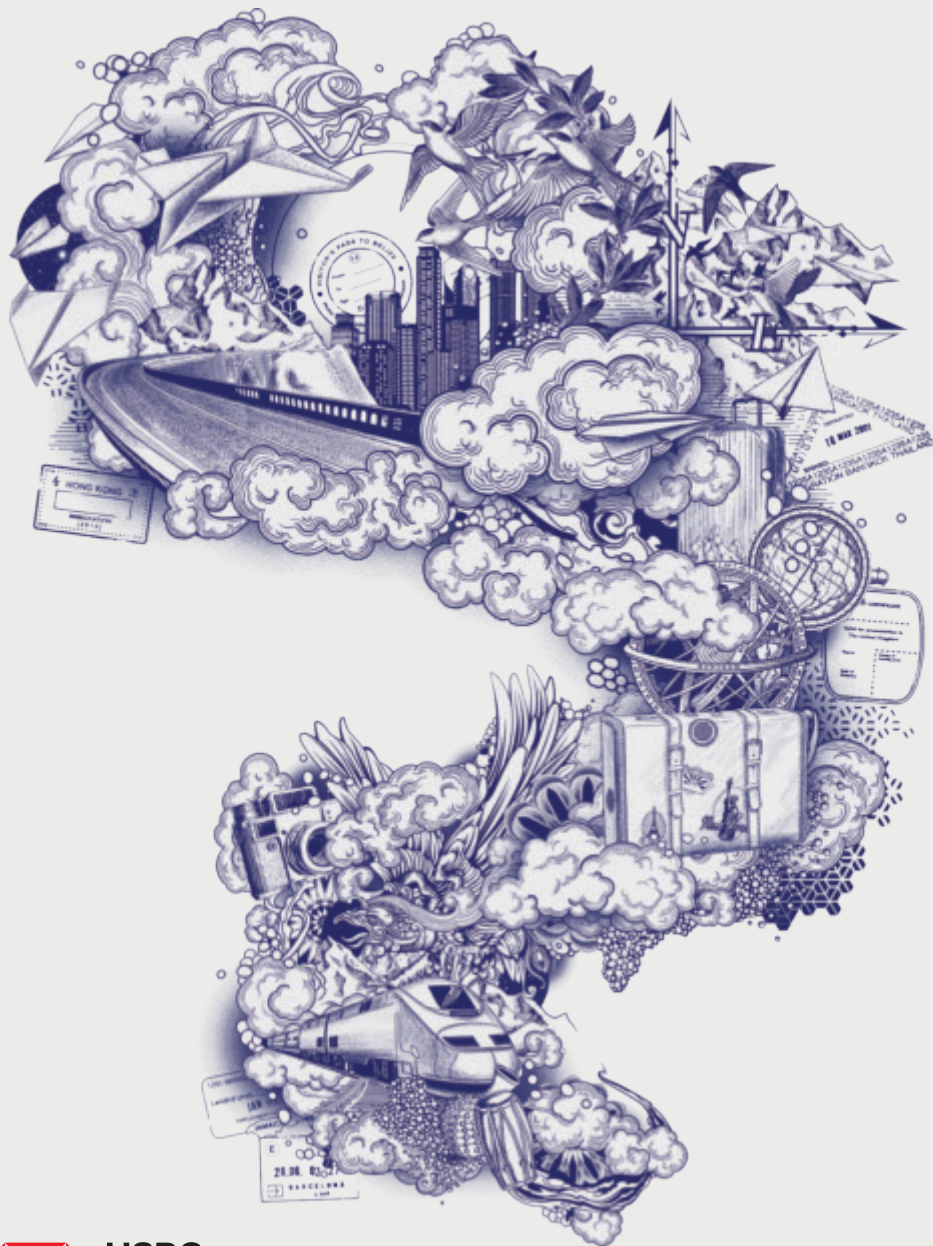


# HSBC Premier Credit Card.



# Embrace a fuller life

Our HSBC Premier Credit Card is designed to meet the needs of your full life, bringing you a world of opportunities, with our Reward Points programme.



With no annual fee and a representative 18.9% APR variable, the HSBC Premier Credit Card is here to support your life full of life.

## Representative example

**Based on an assumed credit limit of £1,200 our 18.9% p.a. variable rate of purchase gives a representative rate of 18.9% APR variable.**

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

**Credit is subject to status and affordability. Terms and conditions apply.**

## Eligibility

To be eligible to apply for an HSBC Premier Credit Card 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 006 161\***
- ◆ going online **[ciom.hsbc.com/credit-cards/products/premier/](https://ciom.hsbc.com/credit-cards/products/premier/)**

\*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.

# HSBC Premier Credit Card

## – Your benefits at a glance

### ◆ Introductory offers

Interest-free purchases for 9 months<sup>1</sup>

0% interest on balance transfers for 18 months, 1.4% fee, minimum £5<sup>1</sup>

### Representative Example

**Based on an assumed credit limit of £1,200 our 18.9% p.a. variable rate for purchases gives a representative rate of 18.9% APR variable.**

### ◆ HSBC Premier Rewards Programme

Earning you points whenever you spend to redeem against vouchers, making donations to worthy causes, and to use on our Rewards for Miles scheme

### ◆ Travel Benefits

Including access to over 750 Airport Lounges for £20 per person per visit, Global Wi-Fi at over one million hotspots and hotel discounts. Please refer to page 13 for further information

### ◆ Worldwide protection

Replacement card within 36 hours when abroad

### ◆ Withdraw up to £1,000 cash per day (fees will apply)

### ◆ Advanced fraud detection systems

### ◆ Online shopping made safer with Mastercard Identity Check

### ◆ 24 hour HSBC Premier telephone banking service

### ◆ Extended warranty

Enjoy up to 2 years extended warranty on selected household appliances

<sup>1</sup> These introductory rates only apply if you haven't held an HSBC Credit Card within the last six months. Balances can't be transferred from cards issued by other members of the HSBC Group including first direct, Marks and Spencer 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. Credit is subject to status and affordability. Terms and conditions apply.



# Credit card offers

## Interest-free purchases for 9 months<sup>1</sup>

With the HSBC Bank Premier Credit Card new cardholders get interest free purchases for 9 months, helping you to embrace the challenges of your life full of life. At the end of the 9 month promotional period purchases will revert to the standard variable rate – representative 18.9% APR variable.

## 0% interest on balance transfers for 18 months<sup>1</sup>

With the HSBC Bank Premier Credit Card, new cardholders get 0% interest on balance transfers for 18 months. To enjoy this introductory balance transfer offer, you must transfer your balance within 60 days of account opening. A balance transfer fee of 1.4% or a £5 minimum will apply.

### Representative Example

**Based on an assumed credit limit of £1,200 our 18.9% p.a. variable rate for purchases gives a representative rate of 18.9% APR variable..**

<sup>1</sup> These introductory rates only apply if you haven't held an HSBC Credit Card within the last six months. Balances can't 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.

**Credit is subject to status and affordability.  
Terms and conditions apply.**



# HSBC Premier Credit Card 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 Credit Card

## Representative APR 18.9% variable

- ◆ For every £1 of eligible spend<sup>\*1</sup> on your credit card: you'll earn one Reward Point if it's in Sterling currency<sup>\*2</sup>, or two Reward Points if it's in non-Sterling currency<sup>\*3</sup>.

<sup>\*1</sup> Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13 - 14 for further details.

<sup>\*2</sup> See page 13 for further details on what transactions are classed as Sterling currency.

<sup>\*3</sup> Non-sterling transaction fees apply.

## 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.

## 2. Redeem your Points for vouchers

For retail vouchers from a selection of retailers including Amazon, Debenhams and M&S.

Find out more on page 9.

## 3. 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 10.

# 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 <sup>*1</sup> in Sterling currency <sup>*2</sup>	OR	Eligible spend <sup>*1</sup> in non-Sterling currency	Reward 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

<sup>\*1</sup> Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13 - 14 for further details.

<sup>\*2</sup> See page 13 for further 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/#tab-3](https://ciom.hsbc.com/credit-cards/products/premier/#tab-3). 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 006 161**.

\* 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 Reward 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* <sup>1</sup> in Sterling currency* <sup>2</sup>	OR	Eligible spend* <sup>1</sup> in non-Sterling currency	Reward Points Earned	Value of Reward Points
£1,500		£750	1,500	£5
£3,000		£1,500	3,000	£10
£15,000		£7,500	15,000	£50

<sup>\*1</sup> Eligible spend excludes cash advances, balance transfers, cheques, refunds, interest or any other charge. See HSBC Premier Reward Points Rules on pages 13 - 14 for further details.

<sup>\*2</sup> See page 13 for further 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 006 161**.

\* 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](http://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](http://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](http://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](http://wateraid.org)

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

To donate your Points to a worthy cause call us on **03456 006 161\***.

You can also donate your Points through your Online Banking at [ciom.hsbc.com/premier/](http://ciom.hsbc.com/premier/).

\* 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.

## 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 **03456 006 161\***. You can also set up Automatic Redemption through your Online Banking at **[ciiom.hsbc.com/premier/](https://www.ciiom.hsbc.com/premier/)**.

Terms and conditions apply, please see page 13 for more information.

\* 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.

# 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.

## Representative APR 18.9% variable

### Airport Lounge Access

As an HSBC Premier Credit Card holder, you and your guests can access 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.

Please note that lounges charge £20 per person per visit and each cardholder must present their card on arrival at the lounge. All visits are subject to lounge availability. Terms and conditions apply.

### Global Wi-Fi

Enjoy 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. Sign up with your Premier Credit Card at [www.hsbccuk.boingo.com](http://www.hsbccuk.boingo.com). 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](http://www.expedia.co.uk/HSBCPremier). Cardholders also benefit from 12 months 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](http://www.agoda.com/HSBCPremier). Terms and conditions apply.

### Extended warranty

Feel protected knowing your household goods are covered for two years with the extended warranty benefit. From plasma TVs to coffee makers, as a Premier Credit Card customer you're entitled to a 2-year extended warranty cover on up to three household appliances. To take advantage of this offer, and enjoy knowing your items are protected for longer, just use your HSBC Premier Credit Card when you purchase a household appliance and register the item within 90 days. Register items online or by calling **0800 169 1074**. For more information please visit our website. Terms and conditions apply.



## 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 (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 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 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 **03456 006 161**.

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 make the adjustment as soon as we reasonably can once we become aware of the error and this will be shown on your Statement. We are under no obligation to honour any Points which have not been earned in accordance with these Rules.

22. 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.

23. 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.

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

25. 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**.

26. 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 <https://ciom.hsbc.com/credit-cards/products/premier/>. In the event of any conflict between the Rewards for Miles Terms and the Rules, the Rules will apply.

The Rewards options shown in this brochure are correct as at **10 October 2019**.

\* The latest version of the HSBC Premier Reward Points brochure can be found at <https://ciom.hsbc.com/credit-cards/products/premier/>

## LoungeKey™ Airport Lounge Access Terms and Conditions ("LoungeKey")

1. You must hold a valid HSBC Premier Credit Card issued by HSBC UK Bank plc. No other cards are eligible.
2. Each Primary and Additional HSBC Premier Credit Cardholder is entitled to access participating LoungeKey Airport Lounges at the current cost of £20 per person, per visit (or equivalent overseas value).
3. Visit charges for accompanying guests will be debited to your HSBC Premier Credit Card. Visits are currently charged at £20 per person, per visit (or equivalent overseas value).
4. In order to provide your membership with The LoungeKey™ Airport Lounge Program (LoungeKey), we will share specific information about you with LoungeKey.
5. We may vary these terms, including the lounge visit charges, or terminate the facility at our discretion 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.
6. The cost must be paid using the HSBC Premier Credit Card.
7. 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.
8. Use of LoungeKey is not transferrable and LoungeKey customers may only use LoungeKey whilst holding a valid HSBC Premier Credit Card unless notified otherwise. The LoungeKey program may not be used by any person other than the eligible LoungeKey customer.
9. Admittance to a participating lounge is conditional upon presentation of an eligible HSBC Premier Credit Card, together with a form of personal identification such as a passport, national identity card or driving licence.
10. In the event that you cancel your HSBC Premier Credit Card, LoungeKey access will be cancelled from the effective date of that cancellation.
11. HSBC and LoungeKey will not be liable to you and/or any third party for compensation or damages once you and/or any third party have been admitted to a participating lounge provided by the LoungeKey Airport Lounge Access service.
12. HSBC and LoungeKey will not be liable to you and/or any third party for compensation or damages of any sort as a result of a termination of the LoungeKey service which occurs as a result of
  - a) the termination of your HSBC Premier Credit Card 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.
13. Any lost, stolen or damaged HSBC Premier Credit Cards must be notified to HSBC UK Bank plc on the 24 hour telephone number **03456 007 010** (textphone **03457 125 563**) or **+44 1792 494 394** (textphone **+44 1792 494 394**) 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 Credit Card is being replaced.
14. By participating in the LoungeKey program, the 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/HSBCUKPremier**. 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.

## Boingo Global Wi-Fi Access

1. You must hold a HSBC Premier Credit Card issued by HSBC UK Bank plc. No other cards are eligible
2. Each Primary or Additional HSBC Premier Credit Cardholder will be entitled to unlimited Wi-Fi with Boingo (the "Service"). The service is limited to up to four 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.
3. HSBC Premier Credit Card holders need to first create an account on **<http://hsbcuk.boingo.com>**
4. HSBC is not responsible nor guarantees the quality, security, coverage or availability of Boingo's network of Wi-Fi hotspots. Available hotspots in Boingo's network are subject to change at any time. Visit **<http://wifi.boingo.com>** for a complete listing of hotspots.
5. By using this Service, you agree to the Terms and Conditions of Boingo that can be found at **[boingo.com](http://boingo.com)**.
6. Boingo may, in its sole discretion, make amendments to these Terms and Conditions. Any such amendment shall be effective upon publication and you are responsible for regularly checking these Terms and Conditions for any such updates.
7. In the event that you cancel your HSBC Premier Credit Card, the Service will be cancelled from the effective date of that cancellation.
8. HSBC and Boingo will not be liable to you and/or any third party for compensation or damages of any sort as a result of a termination of the Service in accordance with these terms.
9. The Service is not transferable.
10. 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.

## Agoda 10% Hotel Discount (the "Promotion")

1. You must hold a valid HSBC Premier Credit Card issued by HSBC UK Bank plc. No other cards are eligible.
2. Reservations must be made directly through **[www.agoda.com/HSBCPremier](http://www.agoda.com/HSBCPremier)**. Any bookings made outside this will not have the discount applied.
3. The Promotion is only valid for hotels that have the "Promotion Eligible" banner on the search results page and "Post Pay" and "Pay Later" room types only. Rooms that have the "Pay at the Hotel" flag do not qualify for the Promotion.
4. The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees and additional charges)
5. The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discount or promotions (unless specified).
6. Discount will show on the booking form of the Promotion landing page after entering a valid HSBC Premier Credit Card number and a selected pre-paid hotel option is selected.
7. Offers are subject to availability and you must present your valid HSBC Premier Credit Card upon arrival.
8. Agoda reserves the right to launch selected and temporary "tactical offers" at higher discount levels for selected countries.
9. 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.



## Expedia 10% Hotel Discount

1. To use this offer, you must visit **[www.expedia.co.uk/HSBCPremier](http://www.expedia.co.uk/HSBCPremier)** and either register as a new user with Expedia or sign-in with details of your existing Expedia account. To confirm eligibility, you will be required to enter your HSBC Premier Credit Card number which Expedia will use to authenticate you.
2. If a booking is made directly through the Expedia website, without first logging in with a HSBC registered Expedia account, no HSBC discount will be offered and no refund will be arranged.
3. This offer is only applicable to selected pre-paid hotels, room types and destinations. Please refer to the booking conditions on Expedia's website **[www.expedia.co.uk/HSBCPremier](http://www.expedia.co.uk/HSBCPremier)** for full details.
4. The offer can only be used when payment for the hotel is made at the time of booking. No discount is provided for bookings where payment is made when arriving or checking out of the hotel.
5. Discount will show on the booking form once you have input the HSBC credit card number for the selected pre-paid hotel.
6. Offers are applicable to hotel room charges only. Local government taxes and service charges may apply.
7. Offers are subject to availability and you must present your valid HSBC credit card upon arrival.
8. Other restrictions may apply. Please refer to the booking conditions on Expedia's website.

## Expedia+ Gold Status

1. On confirmation of eligibility, you will automatically become an Expedia+ Gold Status member which will be valid for 12 calendar months from the date of registration.
2. During the Expedia+ Gold Status period, you must be signed into your Expedia account to benefit from Expedia+ Gold Status.

## Extended Warranty

1. Extended Warranty cover is subject to policy terms and conditions. Appliances must have been purchased using your Premier Credit Card and registered within 90 days. Register up to 3 items (6 if joint card is held) per calendar year. Cover is provided by Domestic & General Insurance plc and is only available to residents of the UK.



# HSBC Premier Credit Card Summary

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

APR	Representative 18.9% APR variable			
Interest rates		Introductory Rate (per annum)	Monthly Rate	Annual Rate
	Purchases	0% on purchases for 9 months after account opening	1.456%	18.9%
	Cash Advances	n/a	1.456%	18.9%
	Balance Transfers	0% on balance transfers made within 60 days of account opening for 18 months from account opening	1.456%	18.9%
	These introductory rates only apply if you haven't had an HSBC Credit Card in the last six months. Balances can't 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"><li>• any unpaid arrears or amounts over the credit limit;</li><li>• the amount you owe us and shown in your statement;</li><li>• any transactions, interest or charges not yet included in a statement.</li></ul> <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.</p>			
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		£1,500	
	Maximum credit limit		Subject to status and affordability	
Fees	No annual fee			

<b>Charges</b>	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
<b>Foreign Usage</b>	Payment Scheme Exchange Rate	To find out more, visit: <a href="http://www.hsbco.co.uk/1/2/popups/visa-card">www.hsbco.co.uk/1/2/popups/visa-card</a>
	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 £3.00
<b>Default charges</b>	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

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

<b>Illustrative Example</b> (includes introductory rates)	For a purchase of £1,000 on your HSBC Bank Credit Card		
<b>Monthly Payment</b>	Minimum payment each month	£50 payment each month	£100 payment each month
<b>Taking into account introductory rates, how much interest will you be charged in the first year?</b>	£35.23	£24.35	£4.40
<b>How much interest will you be charged in the second year?</b>	£130.29	£39.62	£0.00
<b>How long would it take to clear the balance?</b>	16 years, 7 months	1 year, 11 months	1 year
The above example assumes the following: the transaction takes place on 1st 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 18.9% 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 Transaction

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.

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