

HSBC Premier Account

Your guide to
HSBC Premier
World Elite™
Mastercard®
services

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Welcome to your HSBC Premier World Elite™ Mastercard®

The HSBC Premier World Elite Mastercard® provides you with a secure way to spend* and allows you to earn reward points while you shop. These can be redeemed for gifts to best suit your lifestyle, whether it be for flights, shopping vouchers, wine and champagnes or through a charity donation. Travelling the world and experiencing new places and cultures can be really rewarding, so we hope you'll enjoy the hand-picked benefits that allow you to experience even more from your travels.

*Supported by Mastercard® Securecode

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. *If you don't have
- ◆ a security number, we can set one up for you;
- ◆ If you have upgraded and currently have an HSBC Premier Credit Card please destroy it in a secure way as soon as the new World Elite Mastercard 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 World Elite™ Mastercard® Benefits at a glance

- ◆ 40,000 reward points when you spend £2,000 on your card in the first 90 days of card membership.
- ◆ 40,000 reward points when you spend £12,000 or more on your card within the first 12 months of card membership.
- ◆ HSBC Premier Rewards Programme; earning you points whenever you spend.
- ◆ Unlimited access to over 750 airport lounges across the world – brought to you by LoungeKey.
- ◆ Take advantage of more than 50 million Wi-Fi hotspots globally – brought to you by iPass.
- ◆ Safer online shopping with Mastercard SecureCode™; and
- ◆ 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 Rewards Programme

Our HSBC Premier World Elite Credit Card brings you a world of rewards, with an enhanced Rewards Points Programme and Premier Privileges. Travelling the world and experiencing new places and cultures can be so rewarding, this is why the HSBC Premier World Elite Credit Card also gives you and your family access to several travel benefits that will help you throughout your journey.

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

Your points can be saved up to treat yourself or someone special. You can redeem your points:

- ◆ For airline frequent flyer miles.
- ◆ For a range of vouchers from retailers including Amazon, Debenhams and M&S.
- ◆ For quality wines and champagnes from Laithwaites, delivered to your UK*² home or office.
- ◆ You can also donate your points to support charities all over the world.

You can redeem your points online by logging on to Online Banking at **ciom.hsbc.com** or by calling us on **03456 00 61 61**. 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 also find details of all the latest rewards on offer at **ciom.hsbc.com/elite**.

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

*² 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.

Unlimited Airport Lounge Access

As a HSBC Premier World Elite™ Mastercard® holder, you will have unlimited 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 World Elite Mastercard payment card. You don't even need to activate this benefit – it's ready to use straightaway.

Global Wi-Fi

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 aeroplanes, on 800 trains and in the most popular hotels and shopping centres around the globe.

Stay connected to the information and people that matter most.

Expedia Savings

10% discount on selected hotels booked with your World Elite Mastercard through **expedia.co.uk/HSBCPremier**. Cardholders also benefit from 12 months' complimentary Expedia+ Gold Membership.

Agoda Discount

10% discount on over 180,000 hotels booked with your World Elite Mastercard booked through **agoda.com/HSBCPremier**.

Get there with Uber

Receive a £20 Uber promo code to your registered email address, when you purchase airline ticket(s) (value of £500 and above) using your World Elite Mastercard and use this card within the Uber app.

Further details and terms and conditions are available at **ciiom.hsbc.com/elite**.

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**.

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.

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.

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.

* 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

HSBC Bank provides Mastercard® SecureCode™ free to help ensure secure online credit card payments.

To register or for further information on Mastercard SecureCode™ simply log on to Online Banking at **ciiom.hsbc.com** select your credit card account and click on the appropriate link. Alternatively you may be invited to register while shopping online.

The “Get Safe Online” (**getsafeonline.org**) initiative has been sponsored by five UK 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 World Elite™ Mastercard® at over 24 million outlets worldwide, wherever you see the Mastercard symbol.

Global Assistance

24-hour worldwide assistance if your HSBC Premier World Elite Mastercard is lost or stolen overseas.*¹ 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.

Additional Cards for your Account

For an annual fee of £60, adding your partner, a family member or friend to your account is a simple way to get more from your HSBC Premier World Elite™ Mastercard®.

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 5 for more details).

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

Save up and redeem against great rewards for example:

- ◆ Vouchers for Amazon, Debenhams, M&S and other retailers.
- ◆ Sample special selections of luxury wines and champagnes from Laithwaite's*.
- ◆ Taking that feel good factor even further and donate your points to charity.

You can give five 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 an additional card, please contact us.

*Laithwaite's do not deliver to Channel Islands, only Isle of Man

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.

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 the 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.*1

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*1 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**.

Making repayments

HSBC Bank current account holders

To make your HSBC Premier World Elite™ Mastercard® payment from your current account log on to Online Banking at **ciom.hsbc.com** or use Telephone Banking.*¹

You can also make a credit card payment at any of our cash machines in the UK, Channel Islands or the Isle of Man. 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 World Elite Mastercard 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 World Elite Mastercard.

Additional information

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.

Accessibility

To find out more about our accessible services please visit [ciiom.hsbc.com/accessibility](https://www.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 00 61 61**.

How to contact us

Premier Telephone Banking **0346 00 61 61**^{*1}

Abroad **+44 1470 697139**

Online Banking **ciiom.hsbc.com/premier**

^{*1} 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.

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