



## Important Notice

HSBC Bank Australia Limited ("**HSBC**") has made changes to the HSBC Premier Rewards for Miles Program Terms and Conditions. The updated HSBC Premier Rewards for Miles Program Terms and Conditions is dated 3 November 2023, and applies to any products or services opened on or after 3 November 2023.

For existing customers who held their products or services prior to 3 November 2023, please click on the link below which will direct you to the previous HSBC Premier Rewards for Miles Program Terms and Conditions.

<https://www.hsbc.com.au/uct>

These changes may affect one or more products or services you have with HSBC.

# **HSBC Premier Rewards for Miles Program**

## Terms and Conditions

Effective 3 November 2023



**HSBC**  
Premier

These are the terms and conditions for the HSBC Premier Rewards for Miles Program. They supplement the HSBC Credit Card Terms which apply to your HSBC credit card account. You accept these terms by requesting us to convert HSBC Rewards Plus points for participating airline frequent flyer / travel reward program miles using this program.

In addition, the airline frequent flyer / travel rewards program providers may have their own terms and conditions for their programs. We do not control the terms and conditions they set.

### What is the HSBC Premier Rewards for Miles Program?

The HSBC Premier Rewards for Miles Program is a feature which allows you to convert HSBC Rewards Plus reward points for participating airline frequent flyer / travel reward programs miles.

### Are you eligible?

1. To be eligible, you must:
  - a. be the primary cardholder of a HSBC Premier World Mastercard credit card; and
  - b. be enrolled in the HSBC Rewards Plus program.
2. You are not eligible if you are enrolled in HSBC Qantas Rewards for your HSBC Premier World Mastercard.

### How do you use the program?

3. You must first become a member of the participating airline frequent flyer / travel reward program and obtain a frequent flyer / travel reward program number.
4. You need to then provide us with your participating frequent flyer / travel reward program number by contacting us on 1300 301 168. We cannot process any conversions until you do.
5. The account details (for example, your name) for your the participating frequent flyer / travel reward program must match those of HSBC Rewards Plus program.

**Important:** we will not be able to process a conversion if you have provided us with an incorrect program number. Please check that the number you provide is correct.

### How do you request a conversion?

6. You or an additional cardholder can request a conversion of your reward points through Online Banking. You or an additional cardholder can make multiple requests for conversion so long as you have enough points.
7. You or an additional cardholder can only request a conversion to a participating airline frequent flyer / travel reward program account that you have provided to us.
8. We will deduct the reward points you or additional cardholder are requesting to convert from your HSBC Rewards Plus account.
9. We need to share some of your details with the participating airline frequent flyer / travel reward program operator and by agreeing to these terms, you authorise us to share those details necessary to complete a requested conversion.

### What is the conversion rate?

10. The frequent flyer / travel reward program provider sets the conversion rate for reward points to a particular frequent flyer / travel reward program. Their conversion rates may change from time to time. We do not control the conversion rate or any changes to them. The current conversion rates can be found [Rewards Plus Products](#) page on our website.

### **How long does it take to convert rewards points?**

11. We process your request promptly, but we have no control over when the provider of the frequent flyer / travel reward program will show your points in your account with them.

### **What if you cannot see your miles?**

12. Please call the provider of the frequent flyer / travel rewards program. If they are unable to apply the converted miles to your program account with them, please call the HSBC Premier Centre on 1300 301 168 and we will use our best efforts to identify and resolve the issue. If we cannot resolve the issue, we will add the points back to your HSBC Rewards Plus account.

### **Can you convert my miles back to rewards points?**

13. We cannot convert any miles back to reward points once they are converted to frequent flyer / travel reward program miles. There is no cooling off period if you change your mind so make sure that all details are correct, and you want to go ahead.

### **Transferring your rewards points**

14. You cannot transfer your rewards points to anyone else, including any additional cardholders.

### **Are there any costs associated with this feature?**

15. We do not charge you for using this feature, it is complimentary. However, see above in relation to conversion rates which may change.

### **When will a conversion not work?**

16. Your conversion will not work where:

- a. your card has been blocked (e.g. it has been reported lost or stolen) – once you obtain a replacement card it will start again;
- b. your HSBC Premier World Mastercard Credit Card account is suspended or cancelled (see the clause 'Suspending and cancelling your credit card account and ending this agreement' in the HSBC Credit Card Terms for when these events are triggered) – it will start again once it is no longer suspended; or
- c. we have notified you that you are in default under the HSBC Credit Card Terms – it will start again once you fix the default.

17. If you do not believe that any of the above situations apply to you and your conversion is still not working, please contact the HSBC Premier Centre on 1300 301 168 or the other ways set out in your HSBC Credit Card Terms.

### **Changes to and termination of the HSBC Premier Rewards for Miles Program**

18. We can make changes to the terms of HSBC Premier Rewards for Miles Program (including by removing access to it) in accordance with the section 'Changes to your agreement' in the HSBC Credit Card Terms.

### **Have a query or feedback?**

19. For any queries in relation to the frequent flyer / travel reward program, please contact the operator of the program.

20. If you have any other questions or feedback, please call the HSBC Premier Centre on 1300 301 168.