

Frequently Asked Questions for HSBC Premier World Travel MasterCard Credit Card (Premier Travel Credit Card)

Card Features

1. What does this card offer?

The Premier Travel Credit card offers various overseas and travel privileges.

Privileges	What are the benefits?
Faster Air Miles accumulation	Accumulate Air Miles faster on your Overseas Spend. <ul style="list-style-type: none"> • RM1 spent overseas entitles you to 1.1 Air Miles, capped at 100,000 Air Miles per calendar month. • Receive 1 Air Mile for every RM4 Local Spend.
Airport Lounge Access	Complimentary access up to 12 times per calendar year to over 750 Lounges across the world through the LoungeKey programme for <u>primary</u> cardholders.
Travel Coverage	Travel coverage including Trip Cancellation, Travel Medical and Trip Interruption up to RM750,000.
Unlimited WiFi through Boingo	Unlimited WiFi at over 1 million hotspots worldwide. You may connect up to 4 devices at one point of time.
Expedia bookings	Enjoy 10% off travel bookings made with Expedia and upgrade to Expedia Gold reward status for access to exclusive benefits and amenities.
Agoda bookings	Enjoy 7% off travel bookings made with Agoda.
Complimentary Uber Ride	Get a Uber Promotional Code worth RM80 or the equivalent foreign currency amount of the country where the Promotional Code is redeemed when you spend a minimum of RM2,500 on airline ticket(s) with your HSBC Premier Travel Credit Card.
MasterCard Flight Centre	Enjoy 50% off from your second business class or economy class return air ticket or complimentary one night stay at participating hotels through Flight Centre.
Smart Privileges	Smart Privileges programme for many other offers and discounts.

2. What if I spend RM3 in one of my Local spend?

For Local Spend below RM4, Air Miles will not be awarded. Air Miles will only be awarded for Local Spend of RM4 and above.

3. Any annual fee for HSBC Premier Travel Credit Card?

- There is an annual fee of RM636, inclusive of GST.
- The annual fee is waived for the first year

- From second year onwards, you are required to spend RM45,000 and above per annum for the annual fees to be waived.
- 4. Are there any annual fee charged for Supplementary Cards?**
No annual fees are charged for supplementary cards. Each Primary cardholder can enjoy up to 5 complimentary supplementary cards.
 - 5. I already have a HSBC Premier World MasterCard Credit Card, can I still apply for the Premier Travel Credit Card?**
Yes, you can still apply for the Premier Travel Credit Card.
 - 6. What is the difference between the HSBC Premier World MasterCard Credit Card and this Premier Travel Credit Card?**
The HSBC Premier World MasterCard Credit Card is lifestyle and reward points focused where you can earn accelerated reward points. The Premier Travel Credit Card is travel focused and you can enjoy faster Air Miles accumulation.
 - 7. I currently have a credit limit of RM80,000 on my HSBC Premier World MasterCard Credit Card. What would be my credit limit if I were to apply for the Premier Travel Credit Card?**
Credit limit assigned to each card is subject to the Bank's review based on applicant's credit assessment. The applicant may request to split the limit from their existing HSBC Credit Card to the Premier Travel Credit Card subject to the available limit at the point of request.

LoungeKey

- 8. What is the eligibility to enjoy the 12x complimentary accesses into airport lounges under the LoungeKey program?**
HSBC Premier Travel Primary Credit Cardholders are eligible for the 12x complimentary accesses under the LoungeKey program.
- 9. Can Supplementary cardholders enjoy the 12x complimentary accesses?**
No, Supplementary cardholders are not entitled for the 12x complimentary accesses. They are subject to a charge of USD27 per entry. This charge will be charged to the Primary cardholder and will be reflected within 3 to 5 working days.
- 10. I am a Primary cardholder and I have a guest. Can I use one of my complimentary access to knock off his/her entry charge?**
No, guests are subject to a charge of USD27 per entry. The entry charge will be credited to your account and will be reflected within 3 to 5 working days.
- 11. Is there any way for me to find out more information about their entitlements on LoungeKey?**
We advise customers to utilize the LoungeKey website and mobile application to obtain more information on eligible airport lounges, your LoungeKey entitlements and visit history.

You will need to create a LoungeKey account on the LoungeKey website (desktop version) to access visit history.

12. I am a Primary cardholder. What do I do at the lounge reception to get the complimentary access?

- (a) produce your Premier Travel Credit Card and quote "LoungeKey".
- (b) Staff at reception will swipe your card on LoungeKey's card reader to check your eligibility.
- (c) Confirm the number of guests
- (d) Sign the card reader for entry
- (f) Ensure that you obtain a 'Passenger copy' which is a printed receipt.

13. What happens after Primary cardholders have fully utilized their 12x complimentary accesses?

The Primary cardholder will be subject to the prevailing charges by the respective lounge. The charge will be reflected within 3 to 5 working days after the entry.

14. I don't have my HSBC Premier Travel Credit card with me. Can I still access a lounge for free?

Unfortunately, you will need to have your HSBC Premier Travel Credit card to enter the lounge.

15. Can someone else use my HSBC credit card to enjoy the complimentary free access?

No, only the person named on the HSBC credit card will be able to use the credit card to enjoy the free access. The lounge will check the name of the cardholder against his/her boarding pass and identification card/passport.

16. How long can I spend in the lounge?

You can spend up to 3 hours at the airport lounges.

Uber

17. How do I get the RM80 Uber Promotional Code?

You will automatically receive a RM80 Uber Promotional Code via SMS to your Primary cardholder's mobile number in HSBC's record when you spend RM2,500 and above on airline ticket(s) purchase with your Premier Travel Credit Card, within 14 days of the transaction getting posted to your credit card account.

18. How do I apply the Uber Promotional Code onto my ride?

You are required to download the Uber app and set your HSBC Premier Travel Credit Card as the default credit card. Before requesting a ride, please enter the Promotional Code at the "Promotions" section in the app to enjoy.

Note: The Uber app will automatically use the Promotional Code for your next ride booking. Therefore, please ensure that the Promotional Code is keyed before your desired ride is taken.

19. Can I combine a few airline ticket purchases to make up to the RM2,500?

No, the minimum transaction amount per transaction has to be RM2,500, irrespective of the number of airline ticket(s) purchase, to entitle you to the RM80 Uber Promotional Code.

20. If I make two airline ticket purchases, RM2,500 each today, will I receive two Promotional Codes?

No, you will receive only 1 Uber Promotional Code per posting date, irrespective of the number of eligible transaction made.

21. Can I use this Promotional Code when I travel overseas?

Yes, you can use the Promotional Code on your rides abroad, provided that the ride is charged to the HSBC Premier Travel Credit Card

22. When will the Uber Promotional Code expire?

The Uber Promotional Code expiry date is stated in the same SMS you receive your Promotional Code.

23. Can I use this Promotional Code with my other Uber promotional codes?

No, the Uber Promotional Code cannot be combined or used in conjunction with any other codes, vouchers, or promotional offers.

24. If my ride costs RM15, can I use the remaining code amount on my next rides?

No, the Promotional Code can only be used once whether or not the RM80 amount is fully utilized. Any unused portion of the Promotional Code will be forfeited and cannot be used for future rides.

25. What if my ride cost exceeds RM80?

If the cost of your ride exceeds RM80, the balance will be charged to your HSBC Premier Travel Credit Card account.

Flight Center

26. What can I enjoy from the Flight Centre promotion?

You can enjoy either one of or both of the following offers under the Flight Centre promotion:

a) Flight Offer

50% airfare discount on the second return air tickets on economy or business class on Malaysia Airlines, AirAsia X, Cathay Pacific and Singapore Airlines, departing from Kuala Lumpur, Malaysia and flying to selected destinations in Asia. Please refer to <http://www.flightcentre.com.sg/premier> for list of destinations offered under Flight Centre promotion.

b) Stay Offer

Complimentary one night stay at certain participating hotels. Please refer to <http://www.flightcentre.com.sg/premier> for list of participating hotels.

27. How can I enjoy the Flight Centre offers?

You may contact Flight Centre at +60 3 2267 3820 or email HSBCMasterCard@flightcentre.com.my to book the Flight Offer and/or Stay Offer. The entire booking process will be handled by Flight Centre, hence further enquiries should be directed to Flight Centre.

28. I just bought a ticket from MAS. Can I redeem this promotional offer?

No, airfare bookings made directly with the participating airlines or other travel agencies will not be recognized under this Flight Centre promotion.

29. Can I purchase an Economy seat at normal price and enjoy the 50% on a Business class seat to the same destination?

No, the return air tickets must be purchased in a pair for the same class and destination.

30. What if I have a transit point before my destination?

The continuing flight from the transit point to the final destination must be on the same airline and not on a codeshare flight.

Boingo

31. How do I sign up for Boingo WiFi?

Simply sign up your activated Premier Travel Credit Card at hsbcm.my.boingo.com and create a Boingo Preferred Plan account without any charges. You can then find the nearest Boingo hotspot by downloading the Wi-Finder app to get connected.

32. How do I know where I can enjoy the Boingo WiFi?

You can find a current listing of locations at <http://wifi.boingo.com>. Alternatively, you can then find the nearest Boingo hotspot by downloading the Wi-Finder app to get connected.

Agoda

33. How can I enjoy the discount from Agoda?

You can enjoy the 7% discount for hotel bookings made through <https://www.agoda.com/HSBCPremier> using your Premier Travel Credit Card. The discount is applicable for prepaid room types only with the "Promotion Eligible" flag on the Agoda website. The discount is applicable to the hotel room charges excluding taxes, service fees and any other additional charges.

34. I have already made a booking directly at a hotel that is listed on Agoda. Can I redeem the 7% discount?

No. Hotel bookings made outside the above website will not have the discount.

35. How many nights am I entitled to the discount for?

There is no minimum number of nights of stay required.

Expedia

36. How can I enjoy the discount from Expedia?

You can enjoy the 10% discount for hotel bookings made through <http://www.expedia.com.my/HSBCPremier> using your Premier Travel Credit Card. The

discount is applicable to one (1) hotel room charge excluding taxes, service fees and any other additional charges.

37. I have already made a booking directly at a hotel that is listed on Expedia. Can I redeem the 10% discount?

No. Hotel bookings made outside the above website will not have the discount.

38. How many nights am I entitled to the discount for?

There is no minimum number of nights of stay required.