

Visa Signature FAQ – General

Getting Started

- 1. What are the eligibility requirements to apply for the Visa Signature credit card?**
 - You are required to meet the minimum eligibility requirement - be at least 21 years old and have a minimum annual income requirement of RM72,000.

Additional Reward Points

- 1. What are the Additional Reward Points that I can earn?**

Eligible Spend	Normal HSBC Reward Points	Additional Reward Points	Total Reward Points
*Participating Shopping Malls	1x	4x	5x
Online Transactions	1x	4x	5x
Overseas Spend	1x	7x	8x

*Please refer to Terms & Conditions for HSBC Visa Signature Credit Card Programme 2017/2018 for the list of Participating Shopping Malls.

- 2. Can Supplementary cardholders earn the Additional Reward Points too?**

- Yes, if spend is made on Eligible Spend categories i.e. Participating Shopping Malls, Online Transactions and Overseas Spend (as defined in the Terms & Conditions for HSBC Visa Signature Credit Card Programme 2017/2018).
- The Reward Points earned will be automatically pooled with the Primary cardholder's Reward Points and can be redeemed by the Primary cardholder only.

- 3. How do I check my Reward Points?**

- Reward Points are reflected on your monthly Account Statement or on the Personal Internet Banking website.

- 4. Will all my overseas spend earn 7X Additional Reward Points?**

- All spend made overseas in foreign currency (not in Ringgit Malaysia) will earn 7X Additional Reward Points, except for cash advances, standing instructions/auto-billing, petrol transactions and finance charges. The 7x Additional Reward Points is subject to a monthly capping – see Question 9.

- 5. What if I purchase an item online in Malaysia in foreign currency?**

- Any purchases made in foreign currency, will be considered as overseas spend and hence will earn 7x Additional Reward Points. The 7x Additional Reward Points is subject to a monthly capping – see Question 9.

- 6. How to earn 4x Additional Reward Points in shopping malls?**

- All purchases made in the Participating Shopping Malls* will earn 4x Additional Reward Points, except for overseas retail transactions, cash advances, standing instructions/auto-billing, and card instalment plans. The 4x Additional Reward Points is subject to a monthly capping – see Question 9.

*Please refer to Terms & Conditions for HSBC Visa Signature Credit Card Programme 2017/2018 for the list of Participating Shopping Malls.

7. Can I earn 4x Additional Reward Points for online bill payments?

- No. Online bill payments for utilities (for example, Astro, Petronas, Maxis bills) only earn 1x Reward Point for every RM1.00 spend.

8. Do I get any Reward Points for petrol transactions?

- No. There will be no Reward Points for petrol transactions in Ringgit Malaysia or foreign currencies.

9. What is the maximum capping of Additional Reward Points I can earn in a month?

- The monthly maximum Additional Reward Points is capped at 30,000 Reward Points per Primary card account, after which any spend (regardless of overseas, malls, online) will earn only 1x Reward Points for every RM1.00 (except for Petrol transactions).
- Reward Points earned by Supplementary cardholders are pooled in its Primary card account.

10. What can I do with the Reward Points?

- You can use your Reward Points to redeem over 300 exciting items from the HSBC Rewards catalogue (www.hsbc.com.my/rewards).
- Accumulated Reward Points can also be used to redeem the Online Vouchers at preferential rates applicable for Visa Signature cardholders only. Please refer to the HSBC Rewards Catalogue for the list of merchants.

Plaza Premium Lounge Complimentary Access

1. Can my supplementary cardholder enjoy complimentary Plaza Premium Lounge access?

- No. The 6x complimentary access per year is only for Primary cardholders. Supplementary cardholders can enjoy a 25% discount on the prevailing lounge access fee.

2. Can I enjoy complimentary access to any other airport lounges with my Visa Signature Credit Card?

- No. The complimentary access is only for the following lounges under the Plaza Premium Lounge Programme:

Airport	Name of Lounge	Location
KL International Airport (KLIA)	Plaza Premium Lounge	Mezzanine Floor (Level 2), Satellite Terminal
	Flight Club	Mezzanine Floor (Level 2), Satellite Terminal
Singapore Changi Airport	Plaza Premium Lounge	Level 3, Departure/Transit Lounge West, Terminal 1
	TGM	Departure/Transit Lounge, Level 3, Terminal 2 (next to DFS's whisky house)
Hong Kong International Airport	Plaza Premium Lounge (West Hall)	Level 7, Departure level, Terminal 1 (use escalator or list near Gate 40)
	Plaza Premium Lounge (East Hall)	Level 6, Departure level, Terminal 1 (near Gate 1)
	Plaza Premium Lounge (Arrival Hall)	Level 3 (Arrival level), Terminal 2, (below Airport Express platform)

3. Can I bring a guest to the Plaza Premium Lounge?

- Yes. However, guests of Primary or Supplementary cardholders will be subject to chargeable access. Accompanying guests will be entitled to a 25% discount on the prevailing lounge access fee.

Reward Points Redemption

1. How can I redeem my Reward Points?

- You may redeem Online Vouchers, items or Air Miles from the [HSBC Rewards Catalogue](#).

2. Can I offset purchases using my Reward Points?

- No, the Reward Points cannot be exchanged for cash or credit.

3. Can supplementary cardholders also redeem Reward Points?

- No. Only Primary cardholders can make redemptions.

4. Can I make a partial redemption if I do not have enough Reward Points?

- No, partial redemption is not available for now.

5. Can I redeem as many Online Vouchers as I want?

- There is a maximum Reward Points for redemption capped at 60,000 points per month, per cardholder for Online Vouchers (equivalent to 2 Online Vouchers per month).
- However, there is no limit for redemption of any of the 300+ exciting items [from HSBC Rewards Catalogue](#).

Annual Fee

1. What is the annual fee for Visa Signature Credit Card?

- The annual fee for Visa Signature Credit Cards remains as RM636 per annum (including GST) for Primary cards and RM318 per annum (including GST) for Supplementary cards.
- Annual fee will be waived if the cardholder(s) swipe the HSBC Visa Signature Credit Card at least once a month for a consecutive 12 months period.

Visa Signature FAQ – Existing Visa Signature Credit Cardholders

Getting Started

1. What are the Additional Reward Points that I can earn?

Eligible Spend	Normal HSBC Reward Points	Additional Reward Points	Total Reward Points
*Participating Shopping Malls	1x	4x	5x
Online Transactions	1x	4x	5x
Overseas Spend	1x	7x	8x

*Please refer to Terms & Conditions for HSBC Visa Signature Credit Card Programme 2017/2018 for a list of Participating Shopping Malls.

2. I hold an existing Visa Signature Credit Card. Effective 1 September 2017, what are the new features and benefits?

	Existing Visa Signature	New Visa Signature
Benefits*	<ul style="list-style-type: none"> ➤ 10X Reward Points on overseas hotel room and dining spend ➤ 8X Reward Points at Mid Valley Megamall and The Gardens Mall ➤ 5X Reward Points on: <ul style="list-style-type: none"> ○ Airline ticket purchases ○ Room and dining spend at local hotels ○ All spend at more than 30 participating malls nationwide ➤ 1X Reward Points on all other spend 	<ul style="list-style-type: none"> ➤ 8X Reward Points on all overseas transactions ➤ 8X Reward Points on online purchases made in foreign currency ➤ 5X Reward Points on Participating Shopping Malls ➤ 5X Reward Points on online purchases made in local currency ➤ 1X Reward Points on all other spend
Lounge Access	Complimentary 6X access into KLIA, SG and HK under Plaza Premium Lounge programme	
Income Requirement	RM100K p.a.	RM72k p.a.
Fees & Charges	Annual fee: Primary: RM636 (including GST) Supplementary: RM318 (including GST) Annual fee will be waived if the cardholder(s) swipe the HSBC Visa Signature Credit Card at least once a month for a consecutive 12 months period	

*The 7X and 4X Additional Reward Points awarded are subject to monthly programme capping and monthly customer capping, after which cardholders will get 1X Reward Points for every RM1 spend.

3. Do I need to change my existing card to enjoy the new features?

- No. You can enjoy new features and benefits with your existing Visa Signature credit card effective 1 September 2017.

4. What happens to my previous accumulated Reward Points?

Your previous accumulated Reward Points remains unchanged. You will be able to enjoy redemptions with your accumulated Reward Points under the new programme.

5. What happens to my credit limit?

Your credit limit remains unchanged.

Air Miles Redemption

1. Can I still redeem my points for HSBC Air Miles Programme?

- No, this program is no longer available and has been replaced with the Online Vouchers that are priced at preferential rates, effective 1 September 2017.
- However, you can still redeem Air Miles through the [HSBC Rewards Catalogue](#) at the existing redemption rate of 10,500 points for 1,000 Enrich miles.