

Visa Signature FAQ

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?

 Il 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)	
	Blossom - SATS & Plaza Premium Lounge	Terminal 4	
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

- 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 is RM600 per annum (and applicable tax, if any) for Primary cards and RM300 per annum (and applicable tax, if any)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.

