



HSBC Visa Signature Card
Every purchase takes you places

HSBC Visa Signature FAQ – General

Getting Started

1. What are the eligibility requirements to apply for the HSBC 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 HSBC 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 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).
- 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 categories defined in the as defined in the [Terms & Conditions](#) for HSBC Visa Signature Credit Card Programme. The 7x Additional Reward Points is subject to a monthly capping - see Question 9.

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

Any purchases made using 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 categories defined in the as defined in the [Terms & Conditions](#) for HSBC Visa Signature Credit Card Programme. The 4x Additional Reward Points is subject to a monthly capping - see Question 9.

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

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

8. What are the categories that I will not earn Reward Points?

You will not be awarded Reward Points for petrol, government and charity/non-profitable organisation - related transactions in Ringgit Malaysia or foreign currencies. Do refer to our Terms and Conditions for details of exclusions. But for all other retail transactions, you will continue to earn at least 1 Reward Point.

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

The Additional Reward Points are awarded up to a maximum of 15,000 Additional Reward Points for spending at Participating Shopping Malls defined in Table 3, 15,000 Additional Reward Points for Online Transactions defined in Clause 19 and 15,000 Additional Reward Points for Overseas Transactions defined in Clause 20, per Eligible Cardholder, per Calendar Month ("Additional Reward Points Cap").

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 HSBC 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 and Plaza Premium Lounge | Terminal 4 |
| Hong Kong International Airport | Plaza Premium Lounge (West Hall) | Level 7, Departure Level, Terminal 1 (use escalator or lift 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 supplementary cardholders also redeem Reward Points?
No. Only Primary cardholders can make redemptions.
3. Can I make a partial redemption if I do not have enough Reward Points?
No. Partial redemption is not available for now.
4. Can I redeem as many Online Vouchers as I want?
 - There is a maximum Reward Points for redemption capped at 60,000 points per cardholder, per month 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 HSBC Visa Signature Credit Card?
 - The annual fee for HSBC Visa Signature Credit Card is RM600 per annum (and applicable tax, if any) for Primary card and RM300 per annum (and applicable tax, if any) for Supplementary card.
 - 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-month period.