

HSBC BusinessVantage™ MasterCard® Rewards Redemption Terms & Conditions

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HSBC Cash Back Rebate

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The flexibility to Redeem Rewards Points towards a statement credit is here! It's as simple as calling HSBC MasterCard Customer Care at 1-866-406-HSBC

You can redeem HSBC Rewards Points for a credit to your HSBC MasterCard Account based on the following Redemption Schedule:

Reward Points	Cash Back Rebate Amount
10,000	\$75
15,000	\$112.50
20,000	\$150
25,000	\$187.50
30,000	\$225
35,000	\$262.50
40,000	\$300
45,000	\$337.50
50,000	\$375
55,000	\$412.50
60,000	\$450
65,000	\$487.50
70,000	\$525
75,000	\$562.50
80,000	\$600
85,000	\$637.50
90,000	\$675
95,000	\$712.50
100,000	\$750

Important Information:

You must call the HSBC MasterCard Customer Care to redeem! To redeem for this reward, please call **HSBC MasterCard Customer Care at 1-866-406-4722.**

1. To redeem, you must be currently enrolled in the HSBC Business Card Rewards Program and your HSBC MasterCard Account must be in good standing.
2. The minimum amount that can be redeemed at any time is 10,000 Reward Points. Request for Cash Back Rebate is

final and cannot be reversed.

3. Your Cash Back Rebate will be credited electronically to your HSBC MasterCard Account and may take up to 10 business days from the date of redemption.

4. Accounts eligible for redemption and the redemption schedule are subject to change at any time without notice. All Terms and Conditions of the HSBC Business Card Rewards Program apply to this offer.

Note:

This item cannot be acquired through this website, please call HSBC Rewards Customer Care to acquire this item. This item is non-refundable.

Please refer to the your Rewards Terms and Conditions for further details

Book Your Own Travel

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Introducing a **NEW** travel reward from HSBC starting on **September 1, 2011!**

Redemption Schedule

HSBC Rewards Points Required	Travel Credit*
10,000	\$125
Additional increments of 5,000	\$62.50

* Points can only be redeemed for a statement credit up to the full amount of the airline ticket that has been charged to your HSBC MasterCard Account.

Example: For an airline ticket that costs \$465, you would need to redeem 40,000 Rewards Points in order to receive a statement credit for the full amount.

Important Information:

1. Applies to each separate purchase of airline tickets, vacation packages, car rentals, hotels, cruises, rail tickets and tours using your HSBC MasterCard, **purchased on or after September 1, 2011.**
2. Each purchase is treated as a separate transaction for purposes of redemption. For example, if you purchase 2 airline tickets at the same time and they appear as one transaction on your HSBC MasterCard Account, it will be treated as one purchase. However, if you purchase 2 airline tickets separately, and they appear as separate transactions on your HSBC MasterCard Account, they will be treated as 2 separate purchases for purposes of redemption. Evidence of purchase may be required.
3. To redeem, you must be currently enrolled in the applicable Rewards program and your HSBC MasterCard Account must be in good standing.
4. Primary Cardholder must contact HSBC Rewards Customer Care after the eligible travel purchase has been posted to your HSBC MasterCard Account and within 60 days from the transaction date of the travel purchase.
5. The required Points will be redeemed from the Points balance available on the date of redemption (not the transaction date of the travel purchase). The statement credit will appear on your monthly HSBC MasterCard account statement within the next two billing cycles. Request for statement credit is final and cannot be reversed.
6. Points can only be redeemed for a statement credit up to the amount of the eligible travel purchase charged to your HSBC MasterCard Account. If there are insufficient Points available to cover the entire purchase amount, the Account will only be credited by the value of the Points redeemed. Any amount of the travel purchase not covered by the Points redeemed will remain on the Account for payment.
7. Redemption Schedule is subject to change at any time without notice. All Terms and Conditions of the applicable Rewards program apply to this offer.

Please refer to your Rewards Terms & Conditions for additional information.