

## HSBC Premier 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 1-866-405-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 1-866-405-4722.**

1. To redeem, you must be currently enrolled in the HSBC Premier 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 Premier 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*

## Mortgage Account Contribution

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'Master Your Mortgage' by redeeming Rewards Points for a credit towards your residential HSBC Bank Canada Mortgage.

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

Reward Points Required	Mortgage Credit Amount
10,000	\$100
15,000	\$150
20,000	\$200
25,000	\$250
30,000	\$300
35,000	\$350
40,000	\$400
45,000	\$450
50,000	\$500
55,000	\$550
60,000	\$600
65,000	\$650
70,000	\$700
75,000	\$750
80,000	\$800
85,000	\$850
90,000	\$900
95,000	\$950
100,000	\$1,000

### Important Information:

Please have your 5-digit transit number and your 12-digit HSBC Mortgage Account number ready. Note: the last 3 digits of your Mortgage account number should be in the 800 range. Example 801, 802, 803 etc.

This information can be found:

- Online through Personal Internet Banking
  - On your yearly HSBC Mortgage Account statement
1. Applies to HSBC residential mortgage products only. Mortgage account must be open, not matured and in good standing at the time of redemption. Credit to mortgage account is applied directly to principal and does not replace your regularly scheduled mortgage payments. \$25 payment administration charge and pre-payment charges will be waived on all mortgage payments made through a HSBC Rewards Points redemption. You remain subject to all other terms and conditions applicable to your mortgage account.
  2. Your HSBC Account Contribution will be credited electronically to the specified HSBC account and may take up to 10 business days from the date of redemption.
  3. To redeem, you must be currently enrolled in the HSBC Premier Rewards Program and your HSBC MasterCard Account must be in good standing.
  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 Premier Rewards Program apply to this offer.

*Note: This item is non-refundable.*

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

## HSBC Advance Savings Account Contribution (formerly HSBC Direct Savings Account)

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You can redeem your Rewards Points for a credit to your HSBC Advance Savings Account. With an HSBC Advance Savings account, your savings will grow with:

- No monthly fees
- No minimum balance requirement

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

Reward Points Required	Credit Amount
6,500	\$50
13,000	\$100
19,500	\$150
26,000	\$200
32,500	\$250
39,000	\$300
45,500	\$350
52,000	\$400
58,500	\$450
65,000	\$500
71,500	\$550
78,000	\$600
84,500	\$650
91,000	\$700
97,500	\$750
104,000	\$800
110,500	\$850
117,000	\$900
123,500	\$950
130,000	\$1,000

### Important Information:

Please have your 5-digit transit number and your 12-digit HSBC Advance Savings Account number ready. Note: the last 3 digits of your HSBC Advance Savings Account number should be either: "233", "234" or "235". This information can be found:

- Online through Personal Internet Banking
  - On your monthly HSBC Bank statement
1. Your HSBC Advance Savings Account must be open and in good standing at the time of redemption. You remain subject to all terms and conditions applicable to your HSBC Advance Savings Account.
  2. Your HSBC Account Contribution will be credited electronically to the specified HSBC account and may take up to 10 business days from the date of redemption.
  3. To redeem, you must be currently enrolled in the HSBC Premier Rewards Program and your HSBC MasterCard Account must be in good standing.
  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 Premier Rewards Program apply to this offer.

*Note: This item is non-refundable.*

*Please refer to your Rewards Terms and Conditions for additional information.*

## 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.*

## Rewards for Miles – Redemption Page Information

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1. To redeem, you must be the Primary Cardholder with an HSBC *Premier* MasterCard and currently enrolled in the HSBC *Premier* Rewards Program.
2. You must also be a member of the participating airline frequent flyer/ travel reward program, and obtain a frequent flyer/ travel rewards program number for each airline prior to redemption.
3. Both accounts must be in good standing.
4. All Terms and Conditions of the HSBC *Premier* Rewards Program apply to this offer.
5. The current conversion rate of Points for participating airline miles / travel reward is available at [www.hsbc.ca/rewards](http://www.hsbc.ca/rewards).
6. Miles may take up to 30 business days to post after the request is submitted provided that no issues or errors arise. HSBC is not responsible for any delays or inability to process a request.
7. The Points will be immediately deducted from your Rewards Account once you complete the redemption. Rewards for Miles is a one way conversion, no refund.

*Please refer to the HSBC Premier Rewards Terms & Conditions for additional information.*