

# HSBC Rewards Program - Migration Details

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We're preparing for the migration of your HSBC Bank Canada credit card to Royal Bank of Canada® (RBC)<sup>1</sup> and want to let you know what will happen to our rewards program redemption options.

## Credit cards that earn HSBC points

If you'd like to redeem before the migration, follow the steps provided below.

If you don't redeem your points before the specific dates outlined below, don't worry – your unused points will be converted to Avion® points at a comparative value with your new RBC Credit Card. You will receive your new points and can start redeeming for a broad range of rewards including travel and so much more at [avionrewards.com](https://avionrewards.com) or on the Avion Rewards app one week after the migration date.

### Using your HSBC rewards before the migration:

Exchange your points for miles with one of our airline partners by **February 29<sup>th</sup>, 2024** (if applicable).

Redeem your points by **March 14, 2024**, if you want to:

- Use them as payment towards your HSBC mortgage
- Credit them towards your savings
- Book travel
- Get merchandise or physical gift cards
- Make a charitable donation

Redeem your points by **March 25, 2024**, if you want to:

- Put them towards travel purchases made on your HSBC credit card
- Get digital gift cards
- Receive a Travel Enhancement Credit (if applicable)

### Ready to redeem? Here's how:

1. Log on to your HSBC Bank Canada online banking account
2. Choose your credit card account
3. Click on 'View more details' or 'Manage'
4. Click on 'Redeem points'

You'll be directed to our rewards website, where you can choose the redemption option that's right for you.

## Credit cards that earn HSBC cash back rebate

We're preparing for the migration of your HSBC Bank Canada credit card to Royal Bank of Canada® (RBC)<sup>1</sup> and want to let you know what will happen to our rewards program redemption options.

### For the HSBC Cash Rewards Mastercard Cards only

If you'd like to use your HSBC cash back rebate, follow the steps provided below.

If you choose not to redeem your HSBC cash back rebate, it will be transferred over to your new RBC Credit Card. Once your cash back balance reaches \$25 or more on your RBC cash back credit card account, you can receive the credit in one of two ways:

1. It will automatically be credited to your credit card account in January of any given calendar year; or
2. You can have the full amount credited to your credit card account by calling 1-800 ROYAL 1-2 any time after the migration.

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### If you'd like to use your cash back rebate:

Redeem by **March 14, 2024**, to use it as payment towards your:

- HSBC mortgage balance
- Credit to your savings,

Redeem by **March 25, 2024**, to

- Reduce your HSBC Credit Card balance

### Ready to redeem? Here's how:

1. Log on to your HSBC Bank Canada online banking account
2. Choose your credit card account
3. Click on 'View more details' or 'Manage'
4. Click on 'Redeem points'

You'll be directed to our rewards website, where you can choose a redemption option<sup>2</sup> you want by selecting 'Financial rewards'.

### For the HSBC Cash Back Cards

Your Cash Back rebate will be applied as a credit to your HSBC credit card account statement in January each year as long as your HSBC credit card account is in good standing.

If you have cash back rebate remaining during the migration, it will be transferred over to your new RBC Credit Card. Once your cash back balance reaches \$25 or more on your RBC cash back credit card account, you can receive the credit in one of two ways:

1. It will automatically be credited to your credit card account in January of any given calendar year; or
2. You can have the full amount credited to your credit card account by calling 1-800 ROYAL 1-2 any time after the migration.

<sup>1</sup> Subject to completion of the sale of HSBC Bank Canada to Royal Bank of Canada

<sup>2</sup> All rewards offered are subject to the current Terms and Conditions of the HSBC Rewards Program for your credit card. The minimum number of Points required for redemption varies by reward. Some restrictions apply. For information on redeeming Points, visit [rewards.hsbc.ca](https://rewards.hsbc.ca). Redemption offers may change from time to time. Redemption offers may change from time to time.

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