

## **Travel Benefits - HSBC World Elite® Mastercard®**

### **Terms and Conditions**

To qualify for Travel Benefits, you must hold a valid and active HSBC World Elite Mastercard issued by HSBC Bank Canada (each, an "HSBC Credit Card"). No other cards are eligible.

We may vary these terms at our discretion or terminate the benefits at any time, by giving you at least 30 days' notice. We will do this by including a message in your monthly statement, by writing to you or emailing you.

### **Mastercard Airport Experiences Provided by LoungeKey ("LoungeKey")**

1. Each Primary Cardholder and Authorized User is entitled to access participating LoungeKey Airport Lounges at the current cost of US\$32 per person, per visit (or equivalent foreign currency amount). Please note that LoungeKey has a continuous payment authority to charge your HSBC Credit Card for any lounge visits that you are responsible for.
2. Visit charges for accompanying guests will be charged to your HSBC Credit Card.
3. Access to the lounges for children and the fees for such visits varies across the lounges and the LoungeKey customer is advised to check the individual lounge description before travelling. You can obtain information on lounges, including the list of lounges included in LoungeKey and specific details and conditions of each lounge at:
  - a. Mastercard Airport Experiences Provided by LoungeKey website <http://airport.mastercard.com/>
  - b. The LoungeKey App (You must create a web profile and password at Mastercard Airport Experiences Provided by LoungeKey website <http://airport.mastercard.com/> before you can access information on the LoungeKey App)
  - c. LoungeKey customer service call centres.
4. Use of LoungeKey is not transferrable. The LoungeKey program may not be used by any person other than the eligible LoungeKey customer.
5. Admittance to a participating lounge is conditional upon informing LoungeKey staff that the visit is under the LoungeKey program, presentation of an eligible HSBC Credit Card, together with the boarding pass and a form of personal identification such as a passport, national identity card or driving licence. In the unlikely event the lounge receptionist is not familiar with LoungeKey, please double check the app and show them the listing.
6. You are responsible for checking that the details of your visit are correct at time of entry into the lounge and are accurately reflected in the lounge receipt.

7. In the event that you cancel your HSBC Credit Card, LoungeKey access will be cancelled from the effective date of that cancellation.
8. HSBC and LoungeKey program provider will not be liable to you and/or any third party for compensation or damages once you and/or any third party have been admitted to a participating lounge provided under the LoungeKey program.
9. HSBC and LoungeKey program provider will not be liable to you and/or any third party for compensation or damages of any sort as a result of a termination of the LoungeKey service which occurs as a result of a) the termination of your HSBC Credit Card agreement; or b) the termination of the agreement between HSBC and LoungeKey program provider to provide airport lounge access as an HSBC customer benefit, in accordance with these terms.
10. Any lost, stolen or damaged HSBC Credit Cards must be notified to HSBC Bank Canada on the 24 hour telephone number 1-866-405-HSBC (4722) or 1-647-788-2267 (call collect) from abroad, who shall be responsible for providing a replacement. HSBC shall not be liable for any inability of a LoungeKey customer to access any LoungeKey lounge during any period that any HSBC Credit Card is being replaced.
11. In order to provide your membership with The LoungeKey Airport Lounge Program (LoungeKey), we will share specific information about you with the LoungeKey program provider. By participating in the LoungeKey program, the cardholder consents to any personal data being used in accordance with the LoungeKey Privacy Policy available at [www.loungekey.com](http://www.loungekey.com) or available on written request to LoungeKey at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, U K.
12. By using LoungeKey, each Cardholder agrees to and accepts the LoungeKey Conditions of Use. The Conditions of use and additional information can be found online at <http://airport.mastercard.com/>.
13. The LoungeKey Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of LoungeKey.
14. LoungeKey program provider reserves the right at all times to make any changes to the Conditions of Use without prior notice. Any such change shall be effective upon publication and you are responsible for regularly checking these Conditions of Use for any such updates.

## **Boingo Global Wifi Access**

1. Each Primary Cardholder and Authorized User will be entitled to unlimited Wi-Fi with Boingo (the "Service"). The service is limited to up to four laptop, tablet, smartphone and/or other devices with embedded Wi-Fi technology (each, a "Device"). It is your responsibility to ensure your Device is compatible with the Service.
2. Primary Cardholder and Authorized Users need to first create an account on the HSBC Boingo site [HSBCCa.boingo.com](https://www.hsbc.ca/boingo.com).
3. HSBC is not responsible nor guarantees the quality, security, coverage or availability of Boingo's network of Wi-Fi hotspots. Use of the Boingo's wi-fi network is at your own risk. Available hotspots in Boingo's network are subject to change at any time. Visit <http://wifi.boingo.com> for a complete listing of hotspots.
4. By using this Service, you agree to the Terms and Conditions of Boingo that can be found at <http://www.boingo.com/legal/end-user-license-agreement-boingo-customer-agreement/> and other terms and conditions, including Boingo's privacy and security policies available at [www.boingo.com](http://www.boingo.com).
5. Boingo may, in its sole discretion, make amendments to these Terms and Conditions. Any such amendment shall be effective upon publication and you are responsible for regularly checking Boingo Terms and Conditions for any such updates.
6. By downloading the Boingo Wi-Finder tool you are giving Boingo permission to access your locations.
- 7. In** the event that you cancel your HSBC Credit Card, the Service will be cancelled from the effective date of that cancellation.
8. HSBC and Boingo will not be liable to you and / or any third party for compensation or damages of any sort as a result of a termination of the Service in accordance with these terms.
9. The Service is not transferable.

## **Agoda 10% Hotel Discount (the "Promotion")**

1. Reservation must be made directly through the HSBC Agoda website [www.agoda.com/HSBCCanada](http://www.agoda.com/HSBCCanada). Any bookings made through other links will not have the discount applied.
2. Promotion is available for pre-paid hotel options appearing on the search results page through the HSBC Agoda website [www.agoda.com/HSBCCanada](http://www.agoda.com/HSBCCanada). The Promotion is only valid for hotels that have the "Promotion Eligible" banner on the search results page and "Post Pay" and "Pay Later" room types only. Rooms that have the "Pay at the Hotel" flag do not qualify for the Promotion.
3. The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees and additional charges).
4. The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products or services and cannot be used in conjunction with any other discounts or promotions (unless specified).
5. Discount will show on the booking form of the Promotion landing page after entering a valid HSBC Credit Card number and selecting the pre-paid hotel option.
6. The Promotion is subject to availability.
7. Other restrictions may apply. Please refer to the booking conditions on the HSBC Agoda website [www.agoda.com/HSBCCanada](http://www.agoda.com/HSBCCanada).

## **Expedia 10% Hotel Discount**

1. To use this offer, you must visit the HSBC Expedia website [www.expedia.ca/HSBCCanada](http://www.expedia.ca/HSBCCanada) and either register as a new user with Expedia or sign-in with details of your existing Expedia account. To confirm eligibility, you will be required to enter your HSBC Credit Card number which Expedia will use to authenticate you.
2. If a booking is made directly through the Expedia website and not through the HSBC Expedia website <http://www.expedia.ca/HSBCCanada>, no HSBC discount will be offered and no refund will be arranged.
3. This offer is only applicable to selected pre-paid hotels, room types and destinations. Please refer to the booking conditions on the HSBC Expedia website <http://www.expedia.ca/HSBCCanada> for full details.
4. The offer can only be used when payment for the hotel is made at the time of booking. No discount is provided for bookings where payment is made when arriving at or checking out of the hotel.
5. Discount will show on the booking form once you have input the HSBC Credit Card number for the selected pre-paid hotel.
6. Discount is applicable to hotel room charges only. Local government taxes and service charges may apply.
7. Discount is non-transferable, non-cumulative, cannot be exchanged for cash or other products or services and cannot be used in conjunction with any other discounts or promotions (unless specified).
8. Discount is subject to availability.
9. Other restrictions may apply. Please refer to the booking conditions on the HSBC Expedia website [www.expedia.ca/HSBCCanada](http://www.expedia.ca/HSBCCanada).