

# HSBC Advance Rewards Programme

Terms and Conditions



Together we thrive

## Definitions

Unless the context otherwise requires, the following terms shall have the meanings assigned to them in this definition section:

**Account** – HSBC Advance VISA Platinum Credit Card Account.

**Account holder/s/you/your** – The customer(s) in whose name(s) the Account is held, and any additional card holder(s) attached to this account.

**We/us/our** – HSBC Bank Malta p.l.c.

**Eligible Spending** – As the term is defined in clause 3, 4 and 5 of the Programme.

**Points** – Points earned in terms of the Programme.

**Programme** – HSBC Advance Rewards Programme.

## The HSBC Advance Rewards Programme

1. Membership of the Programme is automatic for all Account holders who are aged 18 years or over.
2. Account holders earn Points on the amount debited to their Account in euro for all Eligible Spending. Monthly account statements will show one Point for every €2.00 (including VAT) of Eligible Spending which appears on it. Points will be awarded for each separate transaction. Amounts below €1

in respect of each transaction will be disregarded and will not be accumulated to your total number of points.

3. Eligible Spending consists of goods or services purchased in Malta or abroad by Account holders and which are not returned or refunded.
4. Spending by additional cardholder/s on items covered in clause 3 above also counts as Eligible Spending.
5. The following items shall not be considered as Eligible Spending:
  - interest or any other charges added to your statement;
  - cash advances including any cash related payments, including but not limited to cash withdrawals by means of an ATM, cash withdrawn over the counter, purchase of gaming chips, crypto currencies, traveller cheques, foreign currency and transfer of funds from credit card accounts;
  - ATM transactions;
  - business related transactions, that is, transactions that are not considered of a personal nature.

The Bank reserves the right to immediately amend, rectify and deduct any Points already earned which are discovered not to constitute Eligible Spending in terms of clause 3, 4 and 5.

6. The following information in relation to the Programme will appear on each monthly statement issued:
- the total number of Points brought forward from the previous statement;
  - the total number of Points earned during the statement month;
  - the total number of Points redeemed during the statement month;
  - the total number of Points expired;
  - the total number of Points closing balance.

### **Life of Points**

You will be eligible to receive Points from the date when the Account holder opens his/her account.

Points are valid for up to two years from the date on which they are first shown on your statement. After that, expired points will be deducted monthly on a first in, first out basis.

### **Redemption of Points**

When redeeming your Points, we will deduct the Points earned in chronological order, in a way that the earliest accumulated Points will be redeemed first.

1. Points will automatically be redeemed for cash back when you reach 5000 points. For each 5000 points €20.00 will be given in your credit card account.
2. Points earned cannot be transferred to another individual.
3. If your Account is closed, no further Points will be earned. We reserve the right to cancel any Points left on the account upon closure.

### **Miscellaneous**

1. If the HSBC Advance Visa Platinum Credit Card account facility is withdrawn as a result of your breach of the terms of your card agreement with us, we will be entitled to deduct all the Points which you and any Additional Cardholders have earned leaving you with a nil Points total.
2. We may at our discretion change the number of Points you earn for your eligible spending or the minimum or maximum number of points to be redeemed or the period during which you must use your points or the rewards within the Advance Rewards Programme by giving you at least 30 days notice in writing. The change will take effect from the date stated by us in the notice.

3. Any income or other taxes and duties which may become payable are your responsibility and we make no representations regarding the current or future tax implications of earning or using the Points under the Programme.
4. The Bank may, at any time develop special promotions where Account holders may earn Points under different conditions. Points given under these promotions will be referred to as Bonus Points and will have their conditions disclosed to the Account holders.

### **Termination**

1. We may terminate the Programme at any time by giving you at least 30 days notice in writing. Termination will take effect from the date stated by us in the notice.
2. We reserve the right to deduct all Points earned by you whilst your Account exceeds the agreed limit or payment is overdue. Once the position is regularised you will be able to earn Points as usual subject to Termination clause 3 below. Any points deducted during the period when the Account was not in order will not be refunded.
3. We reserve the right to immediately terminate or suspend your participation in the Programme and to deduct any Points you or any additional cardholder have earned if you have not observed

these terms and conditions or are in breach of your HSBC Advance Card Conditions of Use or any other agreement with us. Moreover, should the Bank determine that the Programme is not being used by you for personal purposes, the Bank reserves the right to switch your existing Proposition to another Proposition at any time by giving you at least 60 days advance notice in writing which would include advising you of the terms and conditions of the new Proposition. Switching could entail that all benefits and any credit limits enjoyed under your present Proposition are revoked and new benefits and credit limits (if any) of any new Proposition provided. Otherwise we will advise you that the Proposition is being terminated and all benefits are considered as revoked.

### **Queries**

1. Any queries regarding these terms and conditions, the Points you have been allocated or redemption should be referred to our Contact Centre on +356 2148 9101.
2. We will only investigate queries concerning Points earned, Points redeemed or any other matter effecting your total points in the last 6 months prior to the date of enquiry.

**Variation of these terms and conditions**

We may vary these terms and conditions at our discretion by giving you at least 30 days notice in writing or by email or through a secure message via our Online banking. The change will be effected on the date stated by us in our notice.

**Jurisdiction**

These terms and conditions are governed by Maltese Law and, for our benefit you are hereby submitting to the non-exclusive jurisdiction of the Maltese Courts.

**Language**

These Advance Card Conditions of Use are available in the English Language.

Approved and issued by HSBC Bank Malta p.l.c., (116, Archbishop Street, Valletta VLT1444). HSBC Bank Malta is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta).

[www.hsbc.com.mt/advance](http://www.hsbc.com.mt/advance)  
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