

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 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.
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 foreign money and traveller’s cheques purchases;
 - 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 this clause 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

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

1. 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.
2. Points can be redeemed after they are shown on your statement. You may redeem Points by sending an Internet Banking message through your HSBC Internet Banking or by calling our 24/7 HSBC Advance Contact Centre on +356 2148 9101. We will deduct the Points you have redeemed from your total Points and the resulting total, including any further Points you have earned, will be shown on your next

statement. Each redemption must be of a minimum of 5,000 Points.

3. Points earned cannot be transferred to another individual.
4. Points cannot be redeemed for cash.
5. Points may be redeemed for M&S and Scan Malta Computer Store Gift Voucher/s at the rate of 1 voucher with a face value of €25 for every 5,000 points or as Cash Back on any airline ticket purchased using your HSBC Advance VISA Platinum Credit Card at the rate of €20 for every 5,000 points.
6. Should you wish, points can also be redeemed in favour of The HSBC Malta Foundation at the rate of 5,000 points for a €30 donation on your behalf.
7. When you redeem your HSBC Advance points for Cash Back on airline tickets, the redemption must be made within 3 months of purchasing the airline tickets. Redemption cannot exceed the sum paid for the airline ticket/s and the ticket/s must be purchased using your HSBC Advance VISA Platinum Credit Card.

When you redeem your HSBC Advance Points to acquire M&S and Scan Malta Computer Store Gift Voucher/s we will post the voucher to your mailing address as held on our records via registered mail.

8. If your Account is closed, no further Points will be earned and subject to Termination clause no 3 and Queries clause no 2 below all remaining Points must be redeemed within 30 days of closure. We reserve the right to cancel any Points left at the end of this period.

Miscellaneous

1. 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.
2. 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.
3. We 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. You must use any outstanding Points within 30 days of the termination date or we will be entitled to deduct them all leaving you with a nil Points total.
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. Any Points earned, even if not deducted by us, are not redeemable before the Account is regularised.
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 Programme 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 Programme. Switching would entail that all benefits and any credit limits enjoyed under your present Proposition are revoked and new benefits and credit limits (if any) of the new Programme provided.

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.
3. Any queries regarding the Gift Vouchers and usage thereof are to be directed to:-
M&S on +356 2123 4017
Scan Malta Computer Store
on +356 2331 5555.

as applicable.

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 a secure message via our Internet 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.

HSBC Bank Malta p.l.c. is a member of the HSBC Group, one of the world's largest banking and financial services organisations with more than 3,800 offices in 66 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

Approved and issued by HSBC Bank Malta p.l.c.,
116, Archbishop Street, Valletta VLT1444

www.hsbc.com.mt/advance
Customer Service +356 2148 9101

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