

HSBC Mastercard® – HSBC Rewards Program – Summary

Description	Fee
<p>Select from either the HSBC Personal Rewards Program (for travel and merchandise rewards) or the HSBC Personal Cash Back Rewards Program.</p> <p>Please refer to the HSBC Rewards Program Summary for additional information about these programs.</p>	<p>We charge an annual rewards program fee as follows:</p> <ul style="list-style-type: none"> • \$35 for the Primary Cardholder, plus • \$35 for each additional card issued on your Account <p>This fee is charged to your Account when you enrol and annually on the anniversary date.</p>

With your Card, you can choose one of two valuable HSBC Rewards Programs:

- HSBC Personal Rewards Program – Earn rewards for travel and merchandise
- HSBC Personal Cash Back Rewards Program – Earn a Cash Back rebate that is automatically issued as a credit to your Account in January each year (as long as your Account is in good standing).

Sign up for your preferred rewards program at any time for an annual fee of \$35/card issued on your Account. For example, if you have one Authorized User on your Account, the annual fee is \$70 (\$35 for the Primary Cardholder plus \$35 for the Authorized User). The annual fee is charged on enrolment and annually on the anniversary date. If you sign up at the time of application, the annual fee will appear on your first monthly statement.

If you enrol, you may cancel at any time and receive a pro rated (or proportionate) refund of the unused portion of the fees that you have paid (as a credit to your Account). To cancel, you may contact HSBC Mastercard Customer Care at the number on the back of your Card.

If you enrol in an HSBC Rewards Program, you will be bound by the applicable HSBC Rewards Program Terms & Conditions which are sent to the Primary Cardholder. Please read these terms for full information.

Option 1 – HSBC Personal Rewards Program

With the HSBC Personal Rewards Program, you earn 1 Point for every \$1 in eligible purchases made with your Card.¹

Redeeming your Points

- **Book your own travel** – Enjoy the flexibility of booking your trip however you want – including flight, hotel and car rentals – with your Card. Simply visit us online at rewards.hsbc.ca or contact HSBC Rewards Customer Care at 1-866-688-4722 within 60 days of purchase to redeem Points for a statement credit towards eligible travel purchases made with your Card.
- **Valuable financial rewards** – Redeem Points for a credit to pay down your HSBC Bank Canada residential mortgage. Plus, you can redeem Points for a credit towards your Account.
- **Select valued gift cards and merchandise** – Choose gift cards from a variety of stores or select from over 150 premium merchandise options.

The availability of rewards may change. Terms and conditions apply.

Option 2 – HSBC Personal Cash Back Rewards Program

With the HSBC Personal Cash Back Rewards Program, earn a 1% rebate on eligible purchases made with your Card, no tiers or caps.¹ Your Cash Back rebate is issued as a credit in January provided your Account is in good standing.

- For example, if your total spending on eligible purchases in a calendar year is \$25,000, you will receive \$250 issued as a credit to your Account in January.

¹ Customers enrolled in the HSBC Personal Rewards Program or HSBC Cash Back Rewards Program, earn Points or rebate (as applicable) for most purchases charged to their Account, less credits for returns, refunds and adjustments. No Points or rebate are earned on quasi-cash transactions (which include purchases of wire transfers, travelers cheques, foreign currency, money orders, payment of an existing debt, bets, lottery tickets and gaming chips), cash advances (which includes balance transfers and cheques), optional services, interest charges or fees. Terms, conditions and eligible purchases may change without notice. Refer to the HSBC Rewards Program Terms & Conditions for details.