

Dear Customer,

Welcome to the all-new HSBC Rewards Credit Card with Rewards Multipliers and Hotspots

Firstly, thank you for banking with HSBC, and your continued loyalty and relationship with us over the years.

At HSBC, we are constantly looking at ways by which the quality of our products and services can be improved. We are committed to ensuring that our Credit Cards offer the best value so as to suit your lifestyle.

In this light, I am writing to inform you of some exciting changes to your Signature Credit Card which will give you an array of benefits of your choice.

We are pleased to introduce the new HSBC Rewards Credit Card which will offer you a unique proposition with REWARDS MULTIPLIERS that are designed to enable you to earn more rewards points on spend categories centered around your life-style.

The **REWARDS MULTIPLIER** helps you to earn;


- 5 X Rewards on your Clothing, Dining, E-Commerce and Transport expenses
- 2 X Rewards on your Insurance, Medical and Education expenses
- All other spend will earn rewards as per our general rewards program (Rs.100=1 reward point)

Apart from earning multiple rewards, we have also designed the card to give you added value at point of rewards points redemption. At our **Rewards Hotspots**, you will pay less for more each time you redeem rewards points to obtain gift vouchers from a range of partner outlets (Refer enclosed).

What's more, you also have the option to **instantly redeem** your points at 40 plus redemption outlets located island wide.

We hope that you will enjoy the benefits of these changes. For further information you may refer enclosed FAQ or call us on +94 114 472275 or visit www.hsbc.lk/rewardscard for more details.

Yours sincerely,



Amanda Seneviratne

Head of Consumer Assets

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Frequently Asked Questions (FAQ)

1. What are the benefits I get from my HSBC Rewards Credit Card with the new changes?

You would get multiple rewards points on specific spend categories when you use your Credit Card for specific transactions. Both your Primary and Supplementary Credit Cards will be automatically enrolled in this scheme. Furthermore, at the time of redeeming rewards points you will get multiple options of either;

- (a) Converting your points to Air Miles or Star Points
- (b) Redeeming at our instant or voucher Hotspot merchants (Refer enclosed brochure for further information on redeeming options).

2. What type of transactions are eligible for Rewards Multipliers?

Your transactions performed both locally and overseas will be eligible for the Rewards Multipliers as per below table provided that your transactions are falling under the pre-defined Merchant Category Codes (“MCC”) based on VISA /Master Card and HSBC guidelines. Please refer T&C on the detailed description of eligible transactions for Rewards Multipliers. You may access the link via www.hsbc.lk/rewardscard

Spend Category	Rewards Points	
Clothing , Dining, E- Commerce	5 X	Any Clothing, Dining and E-Commerce transaction
Transport	5 X	Uber/ Pickme taxi and food delivery services
Education, Insurance, Medical	2 X	Any Educational, Insurance or Medical transaction
Others	1 X	Any other transaction that does not fall in above categories will earn 1 reward point for every Rs.100 spend

3. From where can I know the number of points I already have accumulated?

The points you have accumulated will be reflected on your monthly Credit Card statement. Your rewards summary will indicate the previously earned points, points earned during the statement cycle, points redeemed during the statement cycle and the total points balance.

4. What will happen to my existing HSBC Signature Credit Card benefits?

The benefits explained in Question 1 and 2 will replace the below features of your HSBC Signature Credit Card effective 31 Dec 2019.

- 5X Air Miles with our Mileage Partner Airlines when you purchase your air tickets on-line
- Priority Pass Access

However, you will continue to enjoy;

- Air Mile conversions
- Free Travel Insurance when you purchase air tickets with your HSBC Credit Card
- On-line banking /Phone Banking facility / free SMS alerts
- Year round savings on dining, shopping, hotel stays and many more

5. Will there be any revisions to my HSBC Signature Credit Card annual fees?

Yes. With effect from January 2020, the annual fees on your HSBC Signature Credit Card (now HSBC RewardsCard) will be reduced to Rs.5,500 on your Primary Credit Card and Rs.2,000 for a Supplementary Credit Card.

6. What are my options once my travel benefits expire on 31st December 2019?

If you wish to continue travel related benefits with your HSBC Credit Card, you have the choice of upgrading to HSBC Premier Customer status by meeting the eligibility criteria. Please visit our website www.hsbc.lk/premier or call us on +94 114 472272 for further information on HSBC Premier eligibility criteria.