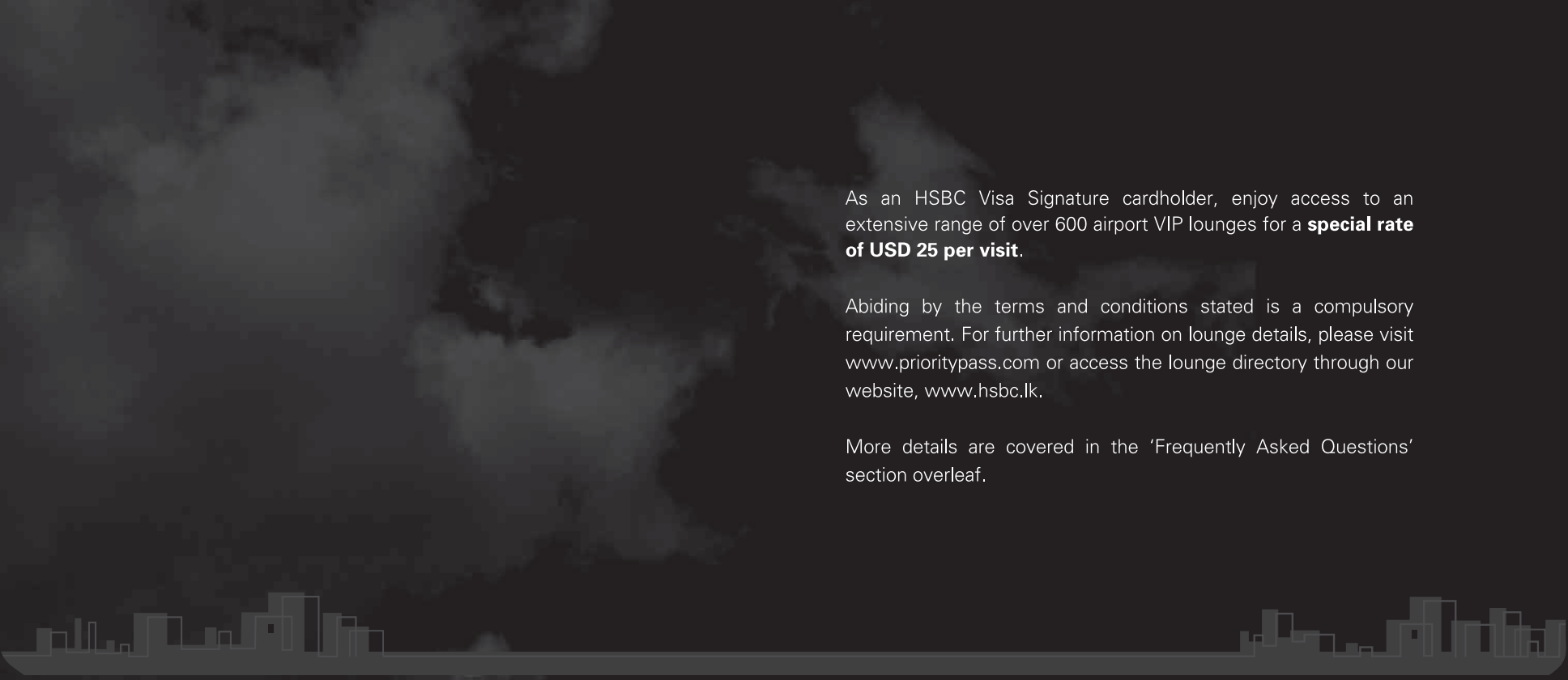


For those who perceive relaxing journeys and exquisite destinations as part of their lifestyle. We want to ensure the wait for your journey is stress free, regardless of which class or airline you choose to fly. Partnering with Priority Pass, the world's largest independent lounge programme, you can now escape the hustle and bustle of any airport and slip in to an ambience of pure serenity.



your key to over 600 airport VIP lounges

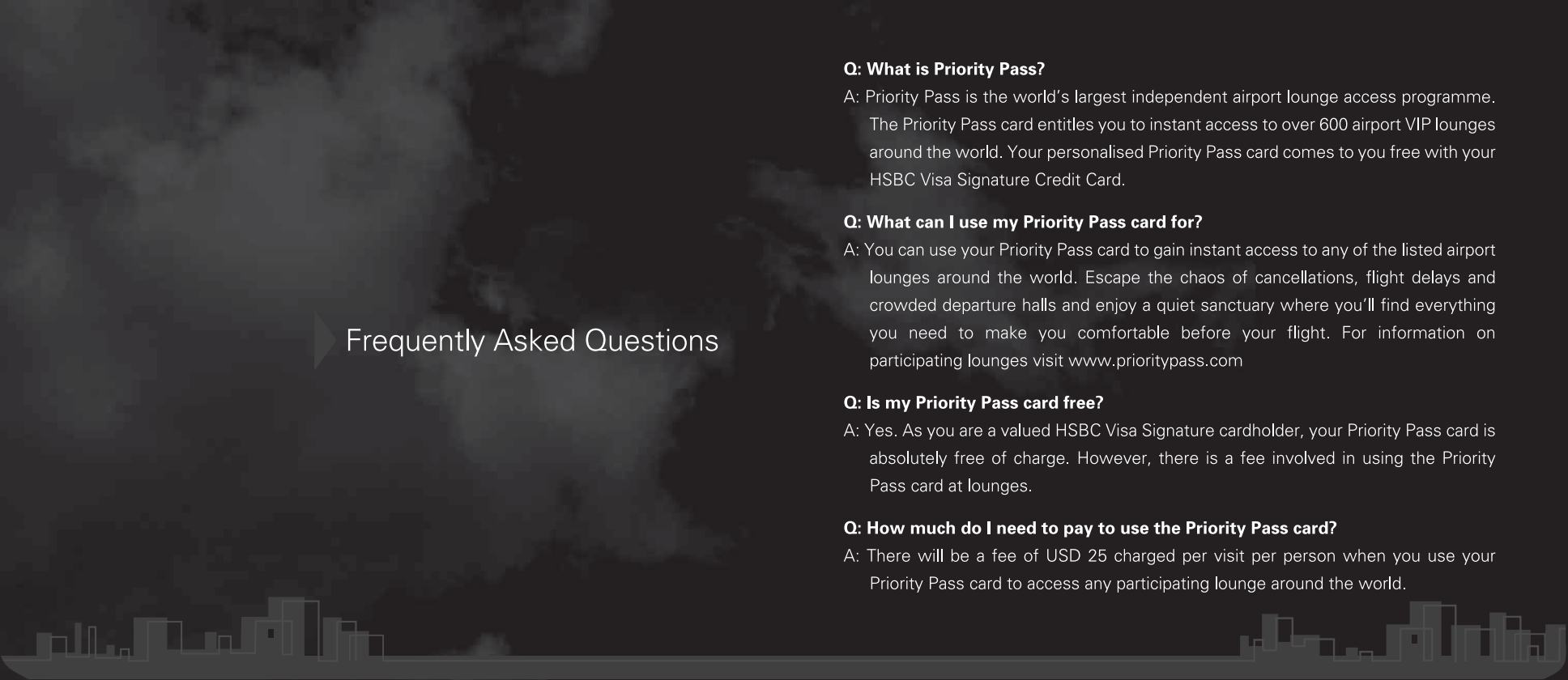
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As an HSBC Visa Signature cardholder, enjoy access to an extensive range of over 600 airport VIP lounges for a **special rate of USD 25 per visit.**

Abiding by the terms and conditions stated is a compulsory requirement. For further information on lounge details, please visit www.prioritypass.com or access the lounge directory through our website, www.hsbc.lk.

More details are covered in the 'Frequently Asked Questions' section overleaf.



Frequently Asked Questions

Q: What is Priority Pass?

A: Priority Pass is the world's largest independent airport lounge access programme. The Priority Pass card entitles you to instant access to over 600 airport VIP lounges around the world. Your personalised Priority Pass card comes to you free with your HSBC Visa Signature Credit Card.

Q: What can I use my Priority Pass card for?

A: You can use your Priority Pass card to gain instant access to any of the listed airport lounges around the world. Escape the chaos of cancellations, flight delays and crowded departure halls and enjoy a quiet sanctuary where you'll find everything you need to make you comfortable before your flight. For information on participating lounges visit www.prioritypass.com

Q: Is my Priority Pass card free?

A: Yes. As you are a valued HSBC Visa Signature cardholder, your Priority Pass card is absolutely free of charge. However, there is a fee involved in using the Priority Pass card at lounges.

Q: How much do I need to pay to use the Priority Pass card?

A: There will be a fee of USD 25 charged per visit per person when you use your Priority Pass card to access any participating lounge around the world.

Q: What are the airport lounges I can access using my Priority Pass card?

A: There are over 600 airport lounges you can access with your Priority Pass membership card. Please visit www.prioritypass.com for a list of lounges.

Q: Can I take friends or family with me to the lounge?

A: Yes you can. You can invite guests to join you in the lounge for fee of USD 27 per guest. Most lounges will allow any number of guests unless there are limitations. Details are shown in the Lounge Directory on www.prioritypass.com

Q: What are the services I enjoy when I use my Priority Pass card?

A: Priority Pass gives you access to all facilities within the airport lounge including food, drinks, access to newspapers, Wi-Fi and much more. In a few lounges however, there could be certain restrictions that apply. We recommend you visit www.prioritypass.com and get full details on the lounge you plan to visit prior to using the card.

Q: What do I have to do when I visit a lounge?

A: Simply present your Priority Pass card, sign the receipt and enjoy the services. You need not make any payment at the point of using the service. The fee will be billed to your credit card separately in the following month.

Q: Can I enter a lounge without my Priority Pass card?

A: Unfortunately you cannot access any lounge without your Priority Pass card.

Q: How will I be billed for the lounge access?

A: The lounge visit fee of USD 25 per cardholder and USD 27 per guest will be billed directly to your HSBC Visa Signature Credit Card on the following month.

Q: What should I do if my Priority Pass card is lost / stolen or requires a replacement?

A: If your Priority Pass card is lost, stolen, damaged or requires a replacement card, please call us immediately on 4 4722 75 and we will have it replaced for a fee of Rs. 2,500/- .

Q: Who do I contact if I have any disputes or questions on Priority Pass?

A: You may contact us on our 24-hour customer service hotline 4 4722 75 for any queries with regard to your Priority Pass card. Please also read the enclosed terms and conditions on the use of the Priority Pass card.

Terms and Conditions: The Priority Pass card is not transferable and is only valid upto its date of expiry and when it has been signed by the cardholder. | The card may not be used by any person other than the cardholder. | The Priority Pass card is not a payment card nor is it proof of credit worthiness and attempts to use it as such could constitute fraud. | Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. | The HSBC Visa Signature Credit Card will not be accepted as a substitute for the Priority Pass card. | A list of participating lounges are available at www.prioritypass.com and www.hsbc.lk | Lounge visits are subject to a per person per visit charge of USD 25 per cardholder and USD 27 per guest. All such visits, including those by accompanying guests, shall be debited to the cardholder's credit card on the following month as per the rates and terms notified by the Bank in respect of his/her Priority Pass membership. | All applicable lounge access charges and any changes in lounge visit charges will be communicated to the cardholder by the Bank. It is the responsibility of the cardholder to check all applicable rates and restrictions prior to visiting the lounge. | When presenting the Priority Pass card on entering the lounge, lounge staff will take an imprint of the card and issue a 'Record of Visit' voucher to the cardholder or make a log entry. Some lounges have electronic card readers, which will take the cardholder's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the cardholder must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the cardholder, where relevant, and that for any guests will be based on the 'Record of Visit' voucher / log submitted by the lounge operator. | While it is the responsibility of the lounge staff to ensure a voucher imprint/ log is made of the Priority Pass card, the cardholder is responsible for ensuring the 'Record of Visit' voucher/ log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the cardholder is responsible for retaining the 'Cardholder's' copy of the 'Record of Visit' voucher presented to them at the lounge. | All participating lounges are owned and operated by third party organisations. The cardholder and accompanying guests must abide by the rules and policies of each participating lounge / club. | Access may be restricted due to space constraints but this will be at the sole discretion of each individual lounge operator. The Bank has no control over the facilities offered, the opening / closing times or the personnel employed by the lounges. | The Bank will use every endeavour to ensure the benefits and facilities are available as advertised, but does not warrant nor guarantee in any way that said benefits and facilities will be available at the time of the cardholder's visit. | The Bank will not be liable for any loss to the cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities.

All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing. ■ Participating lounges may reserve the right to enforce a maximum stay policy (usually 3-4 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays. ■ The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions on the Priority Pass website for details.) ■ Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only. Telephone, Fax, Internet, Wi-Fi, Refreshment, Shower and Spa Treatment charges (where applicable) are at the discretion of each lounge operator and the cardholder is responsible for paying these direct to the lounge staff. ■ Admittance to lounges is strictly subject to cardholders and any guests being in possession of a valid flight ticket for the same day of travel. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if members are travelling between Schengen countries. (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.) ■ Admittance to lounges is subject to members and any guests (including children) behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities. The Bank is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with these conditions. ■ Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Bank. The Bank will issue a replacement card within 14 working days at a charge of Rs. 2,500/- per card. ■ In the event of the cardholder cancelling the HSBC Visa Signature Credit Card, the Priority Pass card shall be invalid effective from the cancellation date of their credit card. Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder. ■ The Bank reserves the right to modify, change or withdraw all or any of the rules and terms and conditions including the terms and conditions herein contained applicable to the Offer at any time.

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