

TERMS AND CONDITIONS FOR HSBC PREMIER MASTERCARD DOUBLE REWARDS PRIVILEGES CREDIT CARD PROGRAMME
EFFECTIVE Date: 01 January 2021

1.0 Definitions

- 1.1. "HSBC/Bank" refers to The Hongkong and Shanghai Banking Corporation Limited.
- 1.2. "Programme" refers to HSBC Premier MasterCard Credit Card Programme.
- 1.3. "Eligible Cardholders" refers to all new and existing primary and/or supplementary cardholders of HSBC Premier MasterCard Credit Card excluding the following categories of persons:
 - a. Cardholder(s) of HSBC Premier MasterCard Credit Cards that are not issued in Sri Lanka;
 - b. Cardholder(s) of invalid or cancelled HSBC Premier MasterCard Credit Cards and/or whose credit card accounts are not of good standing;
 - c. Cardholder(s) of company and/or corporate HSBC Credit Cards.
- 1.4. "HSBC Credit Card" refers to a HSBC Premier MasterCard Credit Card issued in Sri Lanka.
- 1.5. "Rewards Points" or "RP" refers to HSBC Reward Points earned through the use of a HSBC Credit Card for transactions at any merchant outlets both locally and overseas, charged and posted to the Eligible Cardholder's credit card account. This is the base unit of measurement in the HSBC Rewards programme.
- 1.6. HSBC Premier MasterCard Double Rewards Program (hereinafter referred to as the "Promotion") shall be effective from 01 January 2021 to 30 June 2021, inclusive of both dates. (hereinafter referred to as "Promotional Period").

2.0 Reward Points Earning

- 2.1. Reward Points will be awarded for every Rs.100/- transaction charged and posted to the Eligible Cardholder's HSBC Credit Card account excluding below:
 - a. Fees and charges as per Bank's Tariff and Charges and applicable tax, if any; and/or
 - b. Cash Advance, Balance Transfer, Cash Instalment Plan, Balance Conversion Plan and, and/or
 - c. Casino or gambling transactions performed locally, overseas or on-line
 - d. Purchase of virtual currencies, crypto currencies, bitcoins, forex trading and capital transactions
- 2.2. In addition to the 1x RP in every other spend, Eligible Cardholders stand to receive "Reward Multipliers" for below categories for every Rs.100/- spend at the selected merchants or categories using the HSBC Premier MasterCard Credit Card (hereinafter referred to as the "Eligible Spend") .

a) 2x Rewards Points on Dining with selected merchants

Merchant	Restaurants		Reward Points Multiplier	Total points earned for Rs.10,000
Cinnamon Grand Colombo	Breeze Bar, Noodles, Echo, Tea Lounge, Cheers Pub, Tao, The London Grill , Coffee Stop, Plates		2 X	200
Cinnamon Lakeside Colombo	The Library, Pool Bar, Goodies, ColomBar, Lobby Lounge, Long Feng, Royal Thai, The Dining Room		2 X	200

The Kingsbury PLC	Harbour Court, Ocean, Yue Chuan, Kings Steak Bar, Honey Beach Club, Tenku	2 X	200
Cinnamon Citadel	Café C, Lounge Bar, Panorama	2X	200

b) 2X Rewards Points on Lodging with selected merchants

Merchants	Rewards Points Multiplier	Total Points earned for Rs.10,000
Cinnamon Hotels & Resorts	2X	200
Amaya Resorts & Spas	2X	200

c) Eligible Cardholders can earn 2X Rewards Points for all overseas merchant transactions over LKR 200,000/-. This is valid for all overseas transactions done at merchant level and e commerce and credit card not present transactions are excluded from same. The Eligible Cardholder can earn a maximum of 5000 Rewards Points per month.

2.3. Rewards multipliers will be applied to the pre-defined Merchant Category Codes (“MCC”) based on VISA Worldwide Pte Limited (VISA) /Master Card Incorporated (MasterCard) and HSBC guidelines. Any transactions not falling under the correct MCC shall not be awarded rewards multipliers.

2.4. Eligible dining transactions shall mean transactions made at selected local food and beverage outlets and shall exclude transactions made with merchants with merchant codes not defined as restaurants/dining merchants (as defined by the Bank and VISA/MasterCard) hotel dining, transactions made in private parties/functions, private room events, merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorized transactions.

2.5. HSBC shall determine, from time to time, at its absolute sole discretion, which spend categories or merchants are eligible for inclusion in the HSBC Premier MasterCard reward multipliers and how many Reward Multipliers each category will earn, the associated limits on earnings as well as the number of Reward Points required for redemption of Rewards Points.

2.6. Redemption or conversion of Reward Points can only be made once the Cardholder has accumulated 1334 Rewards Points at any given time and single redemption request should qualify a redemption of 1334 Rewards Points.

2.7. Rewards Points will be awarded based on transaction posted to the Eligible Cardholder’s credit card account and rounded up to the nearest Rupee.

2.8. The Reward Points/Additional Reward Points will be credited into the primary Eligible Cardholder’s HSBC Credit Card account within 30 Bank working days after the end of each calendar month the transaction was posted. The Eligible Cardholder will receive notification of the same through his/her HSBC Bank Credit Card’s monthly statement.

2.9. Only transactions - billed to the Cardholder during the calendar month will be considered as eligible transactions. The Bank reserves the right to determine the final definition of eligible transactions in the Promotion without further notice to the Cardholders. In case of disputes, the decision of the Bank

shall be final and conclusive. No Rewards Points shall be awarded for transactions performed prior to the Promotional Period.

- 2.10. The assignment of Merchant Category Code (MCC) and Merchant Identity Description (MID) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC and MID. In the event that Additional Reward Points are not credited to the Eligible Cardholder's HSBC Credit Card account due to the incorrect assignment of MCC and MID by the acquiring bank, the Eligible Cardholder agrees that HSBC shall not be held responsible for such discrepancies which are beyond HSBC's control.

3 General terms and Conditions

- 3.1 The Bank reserves the right to change these Terms and Conditions pertaining to Rewards including any changes to Reward partner establishments and communicate such changes to Eligible Cardholders by way of a narrative in or enclosure with the Statement/Public website/short message service or any other appropriate communication medium.
- 3.2 This Terms and Conditions, may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
- 3.3 These Terms and Conditions are in addition to the General Terms and Conditions of HSBC Credit Cards ("GTCs") for HSBC of which the Cardholder Agreement is a part of and which regulates the provision of credit card facilities by HSBC and the Terms and Conditions for HSBC Rewards Programme. The GTCs and the Terms and Conditions for HSBC Rewards Programme are available at <https://www.hsbc.lk/>.
- 3.4 In the event of inconsistency between these Terms and Conditions, the GTC and the Terms and Conditions for HSBC Rewards Programme, the General Credit Card Terms and Conditions shall prevail insofar as they apply to this Programme.
- 3.5 For the avoidance of doubt, cancellation, termination or suspension by HSBC of this Programme shall not entitle the Eligible Cardholder(s) to any claim or compensation against HSBC for any and all losses or damages suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 3.6 HSBC's decision on all matters relating to this Promotion shall be final and conclusive.
- 3.7 The Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
- 3.8 In the event the Eligible Cardholder's credit card is lost or stolen, the Eligible Cardholder can continue to make purchases with the replacement credit card and all such purchases made will continue to qualify for the Promotion.
- 3.9. Any disputed, reversed/refunded or cancelled/void transactions will not qualify as an eligible transaction for this Promotion.
- 3.10. Nothing herein amounts to a commitment or representation by the Bank to conduct similar Promotions in the future.
- 3.11. HSBC is not the supplier of the products and/or service/s offered by the merchant and shall not accept any liability in relation thereto.

3.12 This Promotion is not applicable to any other HSBC credit cards unless otherwise stated.

3.13 All written communications with regard to the Promotion should be addressed to The Manager, Credit Cards Usage & Partnerships, The Hongkong and Shanghai Banking Corporation Ltd, 163, Union Place, Colombo 02. Enquiries could also be made at the Bank's Call Centre number 4 4722 72 or via e-mail address personalbanking@hsbc.com.lk

3.14 These Terms and Conditions shall be governed and constructed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.