



The HSBC Premier MasterCard Credit Card offers one of the finest Reward Programmes that offers 2 Reward Points for every ₹100 spent on the card.

Each time you spend on your card, you will earn rewards that offer you even more ways to indulge in a broader world of opportunities with shopping, dining, entertainment and airline miles.

'Click here to access the online credit card rewards catalogue online credit card rewards catalogue This link will open in a new window'. Please note, you need to have an Internet Banking ID and Password to be able to redeem your points online.

Download the rewards redemption form

Airline Mileage Programme

Airlines/ Membership Programme	Points	Miles on HSBC Premier Mastercard® Credit Card
InterMiles	3	2 JPMiles*
Singapore Airlines	2	1 Kris Flyer Mile
British Airways Executive Club	1	1 Avios Mile

Hotel Rewards

Hotels	Points	Membership Points
Taj Inner Circle (code: 4007)	1,000 Rewards Points	1,000 Taj Inner Circle Points*

*Effective 25 October 2019.

All you need to do is call the Premier PhoneBanking and request for redemption.

The Reward points you earn by using your HSBC Premier Mastercard Credit Card can be redeemed for airline miles from InterMiles, British Airways and Singapore Airlines.'

Terms and Conditions - Rewards Programme

1. Eligible credit cardholders of HSBC will earn 2 Reward points for every purchase of Rs.100 on the credit card.
2. Reward points will be offered only for purchases made on the credit card. Cash advances, any other fees/charges and disputed transactions will not accrue points.
3. Purchases on add-on credit cards will accrue Reward points which will be credited to the primary cardholder's card account. Only the primary credit cardholder can redeem Reward points.
4. Credit cardholders are eligible for the programme only as long as their credit card account and all linked accounts are valid and in good standing i.e. there are no amounts overdue.
5. The unredeemed Reward points accrued in a year will expire three years after the beginning of that year, the first year beginning on the date of credit card issuance or 15 June 2000, whichever is later.
6. The credit cardholder cannot transfer any Reward points to another person. The credit cardholder can, however, combine Reward points of his/her multiple credit cards at the time of redemption.
7. Reward points can be redeemed against Annual Fees, Gift Vouchers, Gifts and Airline Miles by the primary cardholder only." subscriptions by the primary cardholder only.
8. Reward points cannot be exchanged for cash or credit or used to obtain cash advances, or used against payments of any charges.
9. The accumulated Reward points have to be redeemed by the credit cardholder within one month of the end of the point accrual period, failing which the points will be dropped off the credit card account.
10. Any redemption request received by HSBC will be fulfilled within three weeks' time from the date of receipt. E-vouchers options will be delivered on customer's registered Email and Mobile no. via SMS and will be fulfilled within a weeks' time from date of receipt."
11. Fulfilment of redemption request is subject to availability.
12. Delivery will be made at the billing statement address.
13. HSBC does not accept responsibility for the quality of goods or services provided by the merchant establishments participating in the Rewards Programme. Gifts will be accompanied by warranty information from the manufacturer and claims must be directed to the manufacturer directly.
14. HSBC India reserves the right to modify wholly or partly the Rewards Programme. HSBC India also reserves the right to change the conversion rate, withdraw Reward points awarded or to vary any of the terms and conditions herein including the discretion to withdraw, replace, and/or revise the price of any gifts at any time in its sole and absolute discretion and without prior notice to credit cardholders.
15. In the event HSBC's credit card is voluntarily closed by a credit cardholder, the Reward points that are in the credit card account can be redeemed within a month of credit card closure. In case the credit cardholder fails to redeem these points within a month of closure, the Reward points will automatically lapse.
16. Any terms and conditions stated herein do not amount to commitment or representation by HSBC India to conduct, further, similar or other such programmes.
17. Terms and conditions governing the Rewards Programme are detailed in the programme catalogue a copy of which will be sent to you on request. Usage of the programme will be deemed as automatic acceptance of the said terms and conditions.