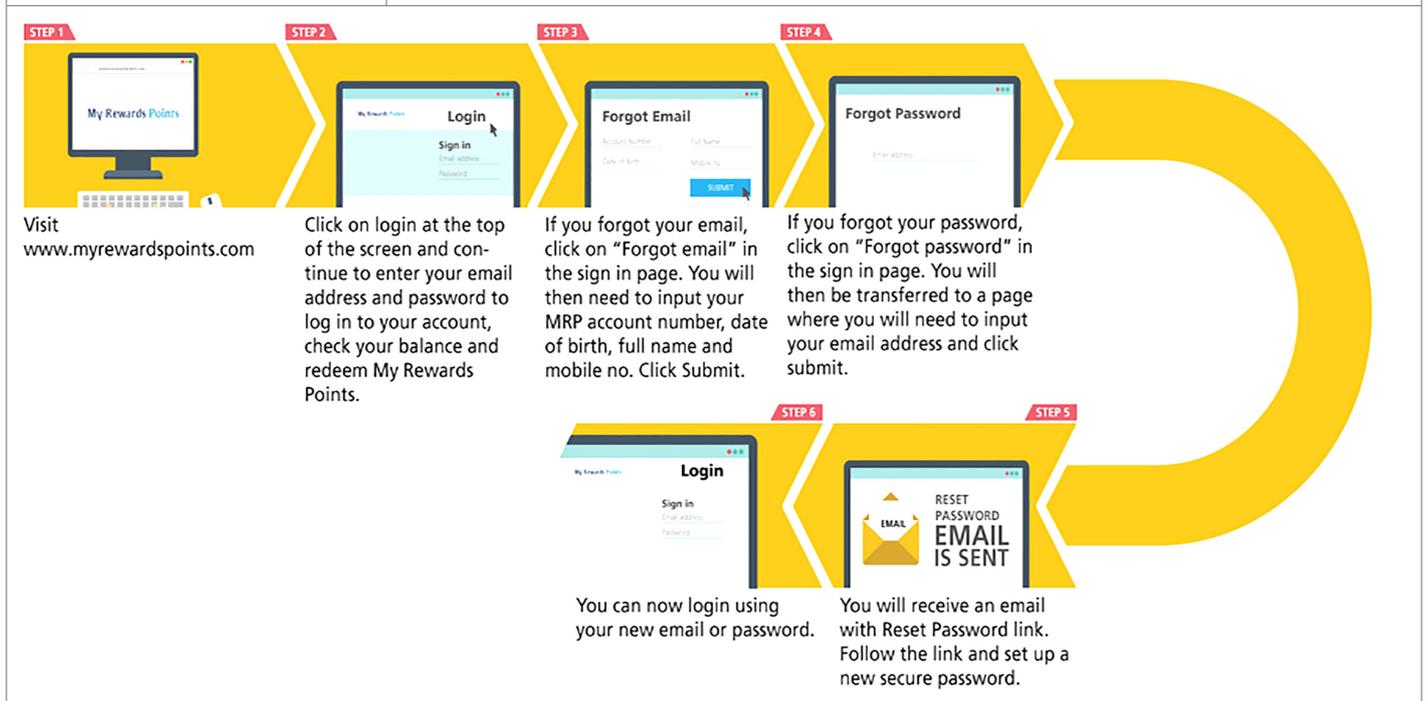


# Frequently Asked Questions

## My Rewards Points Program for HSBC Advance MasterCard and HSBC Visa Platinum Credit cards -Effective the 19<sup>th</sup> OF February 2018

<b>What is My Rewards Points Program?</b>	My Rewards Points is a loyalty program that rewards HSBC credit card holders for their everyday shopping using their <b>HSBC Credit Cards</b> , allowing cardholders to convert these Rewards Points in to rewards of their choice, including flights, hotel accommodation, restaurants, electronics and e-vouchers.
<b>When is the launch date of the Rewards Program?</b>	HSBC Rewards Program has been introduced earlier, however it was only available to our Premier credit card holders. Now the program will be extended to our Advance MasterCard and Visa Platinum credit card holders effective the 19 <sup>th</sup> of Feb 2018.
<b>Who is eligible for HSBC Rewards Points Program?</b>	All existing or new HSBC Bank Egypt Premier MasterCard. Additionally, Advance MasterCard and Visa Platinum credit card holder are eligible for "My rewards Points" Program and will earn points for all retail transactions starting from the 19 <sup>th</sup> of Feb 2018. <ul style="list-style-type: none"> <li>• That is to say for new cards, they will start to accumulate points on their first spend on their new cards following the launch date.</li> <li>• Also, for existing cards, they will start to accumulate points on their purchase spend starting from the launch date.</li> </ul>
<b>Who are excluded from HSBC Rewards Program?</b>	Visa Gold Credit card holders will not be enrolled to HSBC Rewards Program.
<b>How do I register myself on My Rewards Points Program?</b>	Eligible credit card holders will receive an e-mail from "My Rewards Points" with a validation link to verify the customers' e-mail and will redirect them to "My Rewards Points" website to create password and complete the required details (mobil number, date of birth...etc) If you did not receive the validation e-mail, you can visit "My Rewards Points" website and proceed with the following steps:



<b>What is the difference between Premier MasterCard Rewards Points Program and Advance and Platinum credit cards Rewards Program?</b>	It's the same exact program, the only difference is the value of the points to spend, where the customer will earn Rewards Point for every 1 EGP you spend. <ul style="list-style-type: none"> <li>• Premier MasterCard :0.4 Point for 1 EGP spend (or each point is worth EGP 2.5)</li> <li>• Advance MasterCard: 0.2 Point for 1 EGP spend (or each point is worth EGP 5)</li> <li>• Visa Platinum credit card: 0.2 Point for 1 EGP spend (or each point is worth EGP 5)</li> </ul>
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<b>What happens if I already have a rewards account based on my Premier MasterCard and I requested a Visa Platinum as a second card?</b>	You will be using the same loyalty reference and account, where you will be accumulating spend from both cards in to the same rewards account, where your e-mail with HSBC will be your unique identifier. The only difference would be the rewards to spend value.
<b>Does My Rewards Points expire?</b>	Rewards Points will expire after 3 years (36 months) of issuance (expiry date is on the 31 <sup>st</sup> of March every year )
<b>What kind of transactions generate rewards point?</b>	You will earn Rewards Points for all domestic and international purchase transactions. Cash advances, finance charges, balances transferred, credit card repayments and fees of any kind will not earn Rewards Points.
<b>What is "loyalty reference" and where can I find it?</b>	Loyalty reference is your account number at My Rewards which is created automatically once your HSBC credit card is issued (Premier, Advance and Platinum credit cards) You will receive your Loyalty account number via e-mail from "My Rewards Points" or you can get it through "My Rewards Points" Call center on +2022 739 4050. Also HSBC Call Center can support you to obtain your "Loyalty Reference Number" from the system.
<b>What kind of rewards are offered?</b>	You can redeem your points in exchange of rewards from a wide range of options, including: <ul style="list-style-type: none"> <li>• Flights</li> <li>• Hotel accommodations</li> <li>• Electronics</li> <li>• Home appliances</li> <li>• E-vouchers (stores, super markets)</li> </ul>
<b>How do I collect Rewards Points for every purchase transaction made on my HSBC credit card?</b>	You will earn Rewards Points for every 1 EGP you spend on your Premier, Advance or Platinum credit card, with the below rates : <ul style="list-style-type: none"> <li>• Premier MasterCard :0.4 Point for 1 EGP Spend</li> <li>• Advance MasterCard: 0.2 Point for 1 EGP Spend</li> <li>• Visa Platinum credit card: 0.2 Point for 1 EGP Spend</li> </ul>
<b>How can I redeem my Rewards Points?</b>	You will need to visit <a href="http://www.myrewardspoints.com">www.myrewardspoints.com</a> to check your rewards balance and choose from a wide range of rewards. Items should be delivered to your door step based on the SLA of each item while for e-vouchers, you will receive an SMS with the voucher code to be redeemed at the selected merchant.
<b>What happens if my credit card is replaced? Should I register again?</b>	Nothing will happen as your Loyalty Reference will not change, so no action is required in regards to your Rewards account.
<b>How do I keep track of my rewards points that I have collected?</b>	Provided that you have registered your details (e-mail address ) on "My Rewards Points", you will receive a monthly notification that you can check your account activity on "My Rewards Points " website ( <a href="http://www.myrewardspoints.com">www.myrewardspoints.com</a> ) including any Rewards Points that are due to expire. You can call "My Rewards Points" Service Centre on +2 02 27394050 between 8:00am to 5:00pm from Sunday to Thursday to check your account balance. Also, your monthly HSBC credit card statement will reflect the number of Rewards Points you have collected during the month.
<b>Can I pay for my flight using a combination of Rewards Points and money?</b>	Yes, flight rewards can be paid for with a combination of Reward Points + Money through "My Rewards Points" website. A minimum spend of 30,000 Rewards Points applies.
<b>Can Supplementary Cardholders earn Rewards Points?</b>	Yes. All purchase transactions on a Supplementary Card(s) will also earn Rewards Points that will be added to the Primary account holder's rewards account. However, only the primary cardholder can redeem points.
<b>Which terms and conditions applies on My Rewards Points?</b>	HSBC Rewards Program is managed by RMMEL company and under its terms and conditions without any responsibility on HSBC Bank Egypt S.A.E. now or in future. HSBC Bank Egypt S.A.E. will not be liable for any claims, losses, lawsuits or complaints that may arise as a result of using "My Rewards Points"