

# Mileage Programme Terms and Conditions for Business Card

1. Cardholders who wish to participate in the Mileage Programme with respect to a participating airline ("the Mileage Programme") must first fill in an enrolment form (even if they are already members of the frequent flyer programme(s) of the participating airline(s)), and their eligibility and participation in the Mileage Programme will be subject to the conditions and subsequent change as set out in the enrolment form.
2. Only Cardholders who are eligible to participate in the Business Card Rewards Programme are eligible to participate in the Mileage Programme ("Mileage Programme Cardholders").
3. Mileage Programme Cardholders whose Business Card accounts ("Accounts") are valid and in good standing will be eligible to transfer their RewardCash to a participating airline's frequent flyer programme account.
4. Mileage Programme Cardholders agree to pay HSBC an annual fee of HK\$300 or RMB300 (in the case of RMB Business Card), or redeem \$300 RewardCash for the Mileage Programme fee waiver. Fees will be debited to any Account held by the Mileage Programme Cardholder with HSBC when due and are not refundable. If a Cardholder's personal credit card is for the time being enrolled in the Mileage Programme for personal credit cards, the Cardholder can enrol his/her Business Card under the Mileage Programme without any additional annual fee being charged.
5. The conversion rate is \$1 RewardCash to 10 miles.
6. Mileage Programme Cardholders must transfer a minimum of \$40 RewardCash from their Accounts each time a transfer is made to any participating airline's frequent flyer programme account.
7. RewardCash cannot be pooled by the same Cardholder holding different credit cards (e.g. Visa, MasterCard, JCB Gold Card and Renminbi Gold/Classic Card, Platinum Business MasterCard, World Business MasterCard). No pooling of RewardCash from Business Cards under the same company is allowed for transfer to a participating airline's frequent flyer programme account (except for company which has joined "Consolidated Rewards").
8. Once transferred, RewardCash cannot be transferred back to the Mileage Programme Cardholder's Account or re-transferred to another participating airline's frequent flyer programme account.
9. RewardCash must be transferred to a participating airline's frequent flyer programme account prior to their expiry date.
10. HSBC assume no responsibility for RewardCash transferred from a Mileage Programme Cardholder's Account to any frequent flyer programme account or for the actions of any participating airline in connection with its frequent flyer programme or otherwise. Mileage Programme Cardholder must transfer RewardCash to the Cardholder's own individual frequent flyer programme account. Mileage Programme Cardholder is not allowed to transfer RewardCash to another frequent flyer programme account that does not belong to the Mileage Programme Cardholder.
11. All questions or disputes regarding eligibility for joining the Mileage Programme or transferring RewardCash under the Mileage Programme will be decided by HSBC at its sole discretion.
12. Fraud and abuse relating to the earning and transfer of RewardCash in the Mileage Programme may result in the forfeiture of accumulated RewardCash as well as the cancellation of a Cardholder's Business Card(s).
13. Mileage Programme Cardholders are subject to and must comply with the rules of the frequent flyer programme(s) of the participating airline(s) in which they are enrolled. A copy of the relevant programme rules will be sent to the Cardholder upon his/her enrolment with a participating airline.
14. A participating airline may change its flyer programme rules including regulations, policies, benefits, conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.
15. Airline participation in the Mileage Programme is subject to change upon notice.
16. Participation of respective HSBC credit card cardholders in the Mileage Programme is at the discretion of HSBC.
17. HSBC reserves the right to change the terms and conditions herein and the Mileage Programme at any time upon notice.



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