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HSBC +Rewards™ Mastercard®: Why you should have high interest in a lower interest rate credit card

HSBC +Rewards gives you double rewards on dining and entertainment on top of your low interest rate

Double your points. Double your fun.

Enjoying dining and entertainment more often has just become easier with the new HSBC +Rewards Mastercard. Available now, the HSBC's +Rewards Mastercard is our only rewards credit card that will allow cardholders to save on interest with the bank's lowest interest rate of 11.9% on all purchases, cash advances and balance transfers. Plus cardholders will earn 2 points for every \$1 in eligible purchases on dining and entertainment¹ and 1 point for every \$1 in all other eligible purchases². Start earning on your purchases with a low annual fee of \$25 for the primary cardholder (\$10 per each additional card).³

"The new HSBC +Rewards Mastercard is designed for customers who want to experience all that life has to offer," said **Barry Gollom, Senior Vice President, Products and Propositions, Retail Banking and Wealth Management at HSBC**. "With HSBC +Rewards, cardholders will get exactly what they want: more points from their favourite dining and entertainment experiences plus the convenience of a low interest rate."

Additional benefits of the HSBC +Rewards Mastercard include:

- Price Protection Service⁴: If you find a lower price within 60 days of your purchase the difference will be refunded
- Purchase Assurance⁵ – 90-day coverage in the event of loss, damage, or theft
- Extended Warranty Insurance⁵ – Double the original manufacturer's warranty for up to one additional year

This isn't your parents' credit card

The HSBC +Rewards card makes it easy to redeem points, large or small, online or over the phone for a wide range of reward options. Additionally, you can travel on your own terms. Simply book the flights that work for you using your HSBC +Rewards card and then redeem points within 60 days for a statement credit.

With all the unexpected benefits that the card has to offer, HSBC has also added something completely unexpected to the card's physical design. Under black light, a fluorescent feature reveals itself, making the card - with its rewards - truly unique.

"We understand how our customers spend. We know that they are financially savvy and are looking for that extra "plus"," added **Mr. Gollom**. "The HSBC +Rewards Mastercard is it. A low interest rate plus double rewards on dining and entertainment?! That's the extra "plus" people are looking for."

[Learn more about the HSBC +Rewards Mastercard.](#)

more

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Note to editors:**HSBC Bank Canada**

HSBC Bank Canada, a subsidiary of HSBC Holdings plc, is the leading international bank in the country. We help companies and individuals across Canada to do business and manage their finances internationally through three global business lines: Commercial Banking, Global Banking and Markets, and Retail Banking and Wealth Management. The HSBC Group is one of the world's largest banking and financial services groups with assets of US\$2,659bn at 31 March 2019. Linked by advanced technology, the HSBC Group serves customers worldwide across 66 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa.

1. Points earned on eligible dining and entertainment purchases can be redeemed for rewards valued at up to 1% of the amount spent to earn them, and Points earned on all other eligible purchases can be redeemed for rewards valued at up to 0.5% of the amount spent to earn them. For example, \$5,000 in eligible dining and entertainment purchases earns you 10,000 Points, which can be redeemed for travel rewards valued at \$50. Other rewards that require 10,000 Points for redemption may be valued at less than \$50. Redemption offers may change from time to time. The redemption value of Points earned in the HSBC Rewards+ Mastercard Rewards Program is different than the redemption value of Points in the rewards programs offered with HSBC Mastercard, HSBC Gold Mastercard, HSBC Advance Mastercard, HSBC Premier Mastercard and HSBC Premier World Mastercard.
2. Eligible dining and entertainment purchases mean eligible purchases made from merchants that are classified in the Mastercard network as restaurants, bars, nightclubs, fast food restaurants, movie theatres, theatre producers, ticket agencies, bands, orchestras, professional sports clubs, sports promoters, tourist attractions, aquariums, zoos, amusement parks, video game arcades, billiards, bowling alleys, video entertainment rental stores or recreational services. Some merchants may sell dining and entertainment services but are classified in another manner; purchases from such merchants are not treated as "Dining and Entertainment Purchases." The eligible merchant categories for "Dining and Entertainment Purchases" may change without notice.

Eligible purchases means the amount of purchases of goods and services that are charged to your Account except for quasi-cash transactions (which include purchases of wire transfers, travellers cheques, foreign currency, money orders, payment of an existing debt, bets, lottery tickets and gaming chips) less any credits for returns, rebates or adjustments. Cash advances (including balance transfers and cheques), optional services, interest charges or fees do not qualify as eligible purchases. See the HSBC +Rewards Mastercard Cardholder Manual for further details.
3. Primary Cardholder Annual Fee: \$25; Annual Interest on Purchases: 11.9%; Annual Interest on Cash Advances and Balance Transfers: 11.9%; Authorised User Annual Fee: \$10 Per Card
4. Up to \$500, subject to a calendar-year maximum of \$1,000 per account. Certain conditions and exclusions apply.
5. Insurance coverage is underwritten by American Bankers Life Assurance Company of Florida (ABLAC) and/or American Bankers Insurance Company of Florida (ABIC). ABLAC, ABIC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc. Price Protection Service is a service only and not an insurance benefit. Details of coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance and Statement of Service provided with your Cardholder Manual or subsequent to enrollment in the optional Travel and Medical insurance.

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