

HSBC Rewards Platform – Frequently Asked Questions (FAQs)

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What has changed?

Q. What has changed with the new HSBC Rewards Platform?

Answer: Besides a brand new look, we have added the following features:

- **New functionality** associated with [On-Line Travel](#) and [Mastercard Pay with Rewards](#) (click the associated link for further details)
- **New, wider selection of electronic gift certificates** under Shop the Catalog

We have also changed the following:

- **Enhanced Security**
- **Access all of your credit card accounts under one login / User ID**
- **Accumulate points across all of your cards**, to redeem for larger rewards
- Your Rewards Statement will only be available online (<http://redeem.hsbc.bm/>) via the new Rewards Platform. It will no longer be available on your credit card statement.
- Unfortunately, you will no longer be able to redeem your points for gift certificates at local vendors. However, we have extended our selection of electronic gift cards (eCertificates) – Enjoy our enhanced selection of electronic gift cards from popular brands such as; Apple iTunes®, Best Buy®, JC Penney®, PF Chang's®, and Zappos.com to name a few.

You will continue to be able to redeem points to make a donation to any of your favorite charities listed under our Rewards Platform.

Q. What enhanced security is available with the new HSBC Rewards Platform?

Answer: To further protect your Rewards data, we have added additional security questions to ensure the validity of the customer logging in. You get to select 3 questions, from a list of 7 predefined questions, and specify your answer to the questions selected. We have also enabled customers to login using their email address, to make it easier when logging on, in the future.

Q. What do you mean by “ability to see all of your credit card accounts under one Login / User ID”?

Answer: If you have multiple credit cards with HSBC, previously you had to login under each of your individual credit cards to make a redemption or see your point totals. Now you will be able to see the points and redemption details associated with ALL of your credit cards under one login.

Q. What do you mean by “accumulate points across all of my credit cards”?

Answer: If you have multiple credit cards with HSBC, you will now be able to see the points and redemption details associated with ALL of your credit cards under one login. As a result of this, you can accumulate points across all of your credit cards enabling you to make larger redemptions. For example, if you had 5,000 points on one credit card, and 1,500 points on another credit card, you can make a single redemption for 6,500 points.

Q. Why won't my Rewards Points show on my Credit Card Statement, any longer?

Answer: With the upgrade, we have added new additional functionality associated with your Reward Statement. As a customer, you will now have access to all of your points and redemption details, for all of your accounts (if you have multiple credit cards with HSBC) in one central location. We have also provided additional details so that you can track your total points (Points Summary), what transactions have earned you points (Accumulation Details), your redemption history (Redemption Details) and much more.

Getting Started is Easy

Q. How do I register / sign-on for the new platform?

Answer: As we have upgraded our Rewards System, all users will be required to register their account the first time they use the new platform. To register, please click the **First Time Login** button and follow the directions provided. The next time you visit the new platform, you will be required to click the **Login** Button, enter the email address and password you registered with and provide the answers to the requested security questions you selected during registration.

Q. Why do I need to register my account again?

Answer: As we have upgraded our system, and provided enhanced security questions, all users will be required to register at least one of their accounts the first time they log into the site. Customers will continue to earn points even though they have not registered.

Q. If I have multiple credit card accounts, do I need to register both of them separately?

Answer: No. Once you register one of your cards, all of your other credit card accounts should be automatically enrolled. You should then have the ability to see all of the point details associated with all of your other cards, under your one login. Simply click the My Points link on the left panel and select your appropriate card under Card Information.

Q. What should I do if I do not see all of credit card accounts once I register?

Answer: If you have successfully registered at least one of your cards on the new Rewards Platform, and do not see your other cards, simply call our HSBC Rewards Contact Center at 1 800 799 1615 who should be able to assist you.

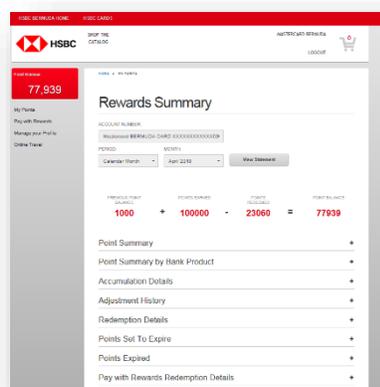
More Information / Cardholder Experience

Q What does “My Points” show?

Answer: By clicking the **My Points** link, you will see your Rewards Summary, which provides the Total Point Balance for ALL of your credit cards. You will also have access to additional reward information that will make tracking and management of your reward points much simpler.

Q. What does “Points Summary by Bank Product” mean?

Answer: If HSBC customers have multiple credit cards, they can now see all of their point details in one place. Points Summary by Bank Product will show you the total points you have, broken out by credit card product.



Q. Why is the same card number listed twice under “Points Summary by Bank Product”?

Answer: Customers earn points in 2 different ways:

- Base points are awarded based in your purchases.
- Bonus Points are awarded based on promotions and/or marketing campaigns that the bank is running.

Both Base Points and Bonus Points are shown by credit card product, hence why it is seen twice.

Q. What does “Accumulation Details” mean/represent? Why is this section blank?

Answer: This is new functionality that you now have access to; Accumulation Details will show you the individual transactions and the associated points earned for those transactions, for the period selected under My Points, post the upgrade. Initially, this section will be blank (due to the upgrade). The more you use your cards to make purchases, the more information you will see under Accumulation Details. Please note that all of your existing points (balance only) have been migrated to the new Rewards System.

Q. What sort of adjustments can I expect to see under Adjustment History?

Answer: If HSBC needs to manually adjust your Point Balance due to an error or if there are fraudulent charges to your cards which may need to be reversed, these transactions will show under Adjustment History with a description of “Fraud Adjustments” or “Courtesy Points”.

Q. Why is the “Update my Profile” section blank?

Answer: As an added security feature, you can update your security questions and/or password, if you choose. If you make no changes to this section, the password and security questions that you set previously will remain in effect.

Q. How often are Bonus Points awarded? How are they calculated?

Answer: Bonus Points are awarded based on promotions and/or marketing campaigns that the Bank is running. From time to time, HSBC will run marketing campaigns which will enable you to earn additional points. By registering your email account on the HSBC Rewards platform, you can stay Informed about any promotions that HSBC is running that will enable you to earn more points for every dollar spent. The amount of Bonus Points calculated will be dependent upon the promotion that HSBC is running. For example, “Earn Double Points during your birthday month.” is a promotion in which you can earn 2 points for every dollar spent during your birthday month. If your birthday is in March, for every \$1 spent in March, you will earn 2 points. Spend \$1,000 in purchases, and earn 2,000 Points. This will show under your Bonus Points details.

Q. When do my points expire?

Answer: Just as today, points will expire 3 years after they are earned. For example, points earned in May 2018, will expire in May 2021.

Q. Do I lose my existing points as a result of this upgrade?

Answer: No. Not only do you maintain your existing points, as an added benefit we will be restarting the clock. All existing points will not expire until 2021.

Q. Can I redeem Gift Cards locally, in Bermuda?

Answer: Unfortunately we have demised local gift cards. However, we have expanded the listing of overseas merchants that you can redeem from. Redeem your rewards instantly for electronic gift cards which will arrive within 24 hours via email. Select from a wide variety of electronic gift cards, including:

- **Dining options** ranging from Buffalo Wild Wings® to Legal Sea Foods to P.F Chang’s eGift Cards to name a few
- **Department stores** such as Walmart, Belks and JC Penney
- **Clothing stores** such as The Children’s Place, Marshalls and Lands’ End
- **Hardware and Electronic stores** such as Lowe’s, Best Buy and Apple iTunes

Q. Can I still redeem my points for local charities?

Answer: Yes; you will continue to be able to redeem points to make a monetary donation to any of the various charities listed on our Rewards Website.

Q. Will more vendors be added to the reward platform?

Answer: Yes; from time to time, Mastercard in partnership with HSBC, will update the vendor listing in which you can redeem electronic gift cards.

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