

Important Information: We're making some changes to the following terms and conditions:

- *HSBC Star Alliance Rewards Terms and Conditions;*
- *HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Classic Credit Card (no longer for sale) and HSBC Platinum Credit Card;*
- *HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card;*
- *HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Premier World MasterCard; and*
- *HSBC Qantas Rewards Terms and Conditions – HSBC Premier World MasterCard.*

These changes will be effective from **11 April 2024**.

Summary of changes – *HSBC Star Alliance Rewards Terms and Conditions*

Please refer to the following table for details on the changes to the **HSBC Star Alliance Rewards Terms and Conditions (dated 28 August 2023)**. You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

ⓘ All clause, section and page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
General changes	
We've made the following general change throughout the HSBC Star Alliance Rewards Terms and Conditions. These changes are intended to make the HSBC Star Alliance Rewards Terms and Conditions more transparent and easier to read – not to change your or our rights and obligations under your agreement with us.	
We've placed relevant content together.	We've done this by moving content so that it sits with similar content under a relevant heading. We've also removed duplicated wording.
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Star Alliance Rewards Terms and Conditions.	
We've clarified our rights to cancel your membership and when we'll tell you.	<p>We've done this in clause 1.4 by limiting the circumstances in which we can cancel your membership to when:</p> <ul style="list-style-type: none"> • your account is in default, we've told you about this and you haven't fixed it in the required time; • we determine, acting reasonably, that you've been abusing your membership; or • it is reasonably necessary to protect our legitimate business interest. <p>We've clarified that we'll give you at least 30 days' notice before a cancellation. We'll do this unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks.</p>

Change summary	Change details
We've clarified our rights to cancel your HSBC Star Alliance program and/or account.	<p>We've done this by:</p> <ul style="list-style-type: none"> clarifying that we may cancel your program and/or account to where we have a legitimate business interest; and clarifying that we'll give you at least 30 days' notice before doing so, unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks. <p>See clause 1.9.</p>
We've clarified what happens to HSBC Star Alliance Points that haven't been credited to your Star Alliance Rewards account if we suspend the HSBC Star Alliance program.	<p>The terms already stated that if we terminate the program, or cancel your participation or your account, any HSBC Star Alliance Rewards Points that haven't been credited will be forfeited. We've clarified that this will also happen if we suspend the program. See clause 1.10.</p>
We've removed the time limit for notifying us of disputes for missing HSBC Star Alliance Rewards Points and clarified what you should do if you have a query about missing points.	<p>We've done this by:</p> <ul style="list-style-type: none"> removing the term that required you to notify us within a particular timeframe for disputes for missing points; and clarifying that you should notify us of any queries for missing Qantas points as soon as possible. <p>See clause 5.4.</p>
We've clarified when we may deduct HSBC Star Alliance Rewards Points.	<p>We've done this by limiting when we may deduct HSBC Star Alliance Rewards Points to where you or any additional cardholder request us or any of our agents or contractors to do anything with your program account or otherwise. See clause 6.2.</p>
We've added a right for us to correct your HSBC Star Alliance Rewards Points balance in your program account.	<p>We've done this by adding that where we reasonably believe that we have incorrectly awarded you with HSBC Star Alliance Rewards Points or your balance is otherwise incorrect, we may correct your balance accordingly. See new clause 6.3.</p> <p>⚠ WE RECOMMEND YOU READ THE NEW TERMS IN CLAUSE 6.3 TO KNOW WHEN WE MAY CORRECT AND REDUCE YOUR POINT BALANCE.</p>
We've clarified our rights to make changes to these terms and conditions.	<p>We've done this by stating that we may make changes in accordance with the clause 'Changes to your agreement' of the HSBC Credit Card Terms. See clause 9.1.</p>

In addition, we've updated the terms so that they're simpler and easier to understand by:

- making it clearer how these terms work with the terms in the HSBC Credit Card Terms including by referring to those terms;
- simplifying the wording used; and
- making grammatical and formatting changes.

Summary of changes – HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card

Please refer to the following table for details on the changes to the **HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card (dated 28 August 2023)**. You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

⚠ All clause, section and page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
General changes	
We've made the following general change throughout the HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card. These changes are intended to make the HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card more transparent and easier to read – not to change your or our rights and obligations under your agreement with us.	
We've placed relevant content together.	We've done this by moving content so that it sits with similar content under a relevant heading. We've also removed duplicated wording.
Specific changes	
We're making the following specific changes to sections and clauses of HSBC Qantas Rewards Terms and Conditions – HSBC Platinum Qantas Credit Card.	
We've clarified when you're eligible for membership.	We've done this by clarifying that you're eligible for membership if you have an account with us for a HSBC Platinum Qantas Credit Card and we've made the program available to you. See clause 1.1 .
We've clarified our rights to cancel your membership and when we'll tell you.	We've done this in clause 1.5 by limiting the circumstances in which we can cancel your membership to when: <ul style="list-style-type: none"> • your account is in default, we've told you about this and you haven't fixed it in the required time; • we determine, acting reasonably, that you've been abusing your membership; or • it is reasonably necessary to protect our legitimate business interest. We've clarified that we'll give you at least 30 days' notice before a cancellation. We'll do this unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks.
We've clarified our rights to suspend or terminate the program.	We've done this by: <ul style="list-style-type: none"> • limiting our rights to suspend or terminate the program to where we have a legitimate business interest; and • clarifying that we'll give you at least 30 days' notice before doing so, unless it's reasonably necessary to give you shorter notice or notice to manage material and immediate risks. See clause 1.9 .
We've clarified what happens to Qantas Points that haven't been credited to your Qantas Frequent Flyer account if we suspend the HSBC Qantas Rewards program.	The terms already stated that if we terminate the program, cancel your participation or your account is closed, any Qantas Points that haven't been credited will be forfeited. We've clarified that this will also happen if we suspend the program. See clause 1.10.
We've removed the time limit for notifying us of disputes for missing Qantas Points and clarified what you should do if you have a query about missing points.	We've done this by: <ul style="list-style-type: none"> • removing the term that required you to notify us within a particular timeframe for disputes for missing Qantas Points; and • clarifying that you should notify us of any queries for missing points as soon as possible. See clause 5.6 .
We've clarified when we may deduct points.	We've done this by limiting when we may deduct points to where you or any additional cardholder request us or any of our agents or contractors to do anything with a reward, or redemption of points. See clause 6.1 .

Change summary	Change details
We've added a right for us to correct your points balance in your program account.	We've done this by adding that where we reasonably believe that we have incorrectly awarded you with points or your balance is otherwise incorrect, we may correct your balance accordingly. See new clause 6.2 . ⚠ WE RECOMMEND YOU READ THE NEW TERMS IN CLAUSE 6.2 TO KNOW WHEN WE MAY CORRECT AND REDUCE YOUR POINT BALANCE.
We've clarified our rights to make changes to these terms and conditions.	We've done this by stating that we may make changes in accordance with the clause 'Changes to your agreement' of the HSBC Credit Card Terms. See clause 9.2 .

In addition, we've updated the terms so that they're simpler and easier to understand by:

- making it clearer how these terms work with the terms in the HSBC Credit Card Terms including by referring to those terms;
- simplifying the wording used; and
- making grammatical and formatting changes.

Summary of changes – HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Classic Credit Card (no longer for sale) and HSBC Platinum Credit Card

Please refer to the following table for details on the changes to the **HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Classic Credit Card (no longer for sale) and HSBC Platinum Credit Card (dated 28 August 2023)**.

You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

⚠ All clause, section and page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
General changes	
We've made the following general change throughout the HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Classic Credit Card (no longer for sale) and HSBC Platinum Credit Card. These changes are intended to make the terms more transparent and easier to read – not to change your or our rights and obligations under your agreement with us.	
We've placed relevant content together.	We've done this by moving content so that it sits with similar content under a relevant heading. We've also removed duplicated wording.
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Classic Credit Card (no longer for sale) and HSBC Platinum Credit Card.	
We've clarified when you're eligible for membership.	We've done this by clarifying that you're eligible for membership if you have an account with us for a HSBC Classic Credit Card (which is no longer for sale) or a HSBC Platinum Credit Card and we've made the program available to you. See clause 1.1 .
We've clarified when you'll be responsible for an additional cardholder's use of the program.	We've done this in clause 1.5 by limiting the circumstances in which we can cWe've clarified that you'll be responsible for an additional cardholder's use of the program unless you advise us that you don't want the additional cardholder to have access to your program account. This means that any additional cardholder is not separately agreeing to these terms. See clause 1.6 .

Change summary	Change details
We've clarified our rights to cancel your membership and when we'll tell you.	<p>We've done this in clause 1.7 by limiting the circumstances in which we can cancel your membership to when:</p> <ul style="list-style-type: none"> • your account is in default, we've told you about it and you haven't fixed it in the required time; • we determine, acting reasonably, that you've been abusing your membership; or • it is reasonably necessary to protect our legitimate business interest. <p>We've also clarified that we'll give you at least 30 days' notice before a cancellation. We'll do this unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks.</p>
We've clarified our rights to suspend or terminate the program.	<p>We've done this by:</p> <ul style="list-style-type: none"> • limiting our rights to suspend or terminate the program to where we have a legitimate business interest; and • clarifying that we'll give you at least 30 days' notice before doing so, unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks. <p>See clause 1.11.</p>
We've removed the time limit for notifying us of disputes for missing points and clarified what you should do if you have a query about missing points.	<p>We've done this by:</p> <ul style="list-style-type: none"> • removing the term that required you to notify us within a particular timeframe for disputes for missing points; and • clarifying that you should notify us of any queries for missing points as soon as possible. <p>See clause 5.4.</p>
We've clarified when we may deduct points.	<p>We've done this by limiting when we may deduct points to where you or any additional cardholder request us or any of our agents or contractors to do anything with a reward, redemption of points, your program account or otherwise. See clause 6.1.</p>
We've added a right for us to correct your points balance in your program account.	<p>We've done this by adding that where we reasonably believe that we have incorrectly awarded you with points or your balance is otherwise incorrect, we may correct your balance accordingly. See new clause 6.2.</p> <p>⚠ WE RECOMMEND YOU READ THE NEW TERMS IN CLAUSE 6.2 TO KNOW WHEN WE MAY CORRECT AND REDUCE YOUR POINT BALANCE.</p>
We've clarified that your oldest points will expire first.	<p>We've stated this in clause 6.6.</p>
We've clarified when we're not responsible in relation to rewards.	<p>In the existing list of circumstances we're not responsible, we've:</p> <ul style="list-style-type: none"> • clarified we're not responsible for loss or damage in relation to your or an additional cardholder's use of a reward; and • clarified we're not responsible for you making an error in providing us with delivery details. <p>See clause 8.4.</p>
We've clarified when we don't provide a warranty in respect of rewards.	<p>In clause 8.5, we've clarified that other than any goods and services that we supply to you in respect of a reward, we provide no warranty in respect of that reward.</p>
We've clarified how we deliver rewards that need to be delivered.	<p>We've done this by clarifying that they will be sent to your or the additional cardholder's registered email address. See clause 8.13.</p>
We've clarified our rights to make changes to these terms and conditions.	<p>We've done this by stating that we may make changes in accordance with the clause 'Changes to your agreement' of the HSBC Credit Card Terms. See clause 10.2.</p>

In addition, we've updated the terms so that they're simpler and easier to understand by:

- updating the defined term 'identification reference' to 'security details';
- making it clearer how these terms work with the terms in the HSBC Credit Card Terms including by referring to those terms;
- simplifying the wording used; and
- making grammatical and formatting changes.

Summary of changes – HSBC Credit Card Rewards Plus Program Terms and Conditions – Premier World MasterCard

Please refer to the following table for details on the changes to the **HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Premier World MasterCard (dated 28 August 2023)**. You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

⚠ All clause, section and page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
General changes	
We've made the following general change throughout the HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Premier World MasterCard. These changes are intended to make the HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Premier World MasterCard more transparent and easier to read – not to change your or our rights and obligations under your agreement with us.	
We've placed relevant content together.	We've done this by moving content so that it sits with similar content under a relevant heading. We've also removed duplicated wording.
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Credit Card Rewards Plus Program Terms and Conditions – HSBC Premier World MasterCard.	
We've clarified when you're eligible for membership.	We've done this by clarifying that you're eligible for membership if you have an account with us for a HSBC Premier World MasterCard and we've made the program available to you. See clause 1.1 .
We've clarified when you'll be responsible for an additional cardholder's use of the program.	We've clarified that you'll be responsible for an additional cardholder's use of the program unless you advise us that you don't want the additional cardholder to have access to your program account. This means that any additional cardholder is not separately agreeing to these terms. See clause 1.6 .
We've clarified our rights to cancel your membership and when we'll tell you.	We've done this in clause 1.7 by limiting the circumstances in which we can cancel your membership to when: <ul style="list-style-type: none"> • your account is in default, we've told you about it and you haven't fixed it in the required time; • we determine, acting reasonably, that you've been abusing your membership; or • it is reasonably necessary to protect our legitimate business interest. We've clarified that we'll give you at least 30 days' notice before a cancellation. We'll do this unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks.
We've clarified our rights to suspend or terminate the program.	We've done this by: <ul style="list-style-type: none"> • limiting our rights to suspend or terminate the program to where we have a legitimate business interest; and • clarifying that we'll give you at least 30 days' notice before doing so, unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks. See clause 1.11 .
We've clarified what happens to any HSBC Rewards Plus points you have earned if you switch to the HSBC Qantas Rewards program from HSBC Rewards Plus.	The terms already state that any HSBC Rewards Plus points you hold will be forfeited if you opt in to the HSBC Qantas Rewards program. We've made this clearer by removing reference to the HSBC Rewards Plus terms continuing to apply.
We've removed the time limit for notifying us of disputes for missing points and clarified what you should do if you have a query about missing points.	We've done this by: <ul style="list-style-type: none"> • removing the term that required you to notify us within a particular timeframe for disputes for missing points; and • clarifying that you should notify us of any queries for missing points as soon as possible. See clause 5.4 .

Change summary	Change details
We've clarified when we may deduct points.	We've done this by limiting when we may deduct points to where you or any additional cardholder request us or any of our agents or contractors to do anything with a reward, a redemption of points, your program account or otherwise. See clause 6.1 .
We've added a right for us to correct your points balance in your program account.	We've done this by adding that where we reasonably believe that we have incorrectly awarded you with points or your balance is otherwise incorrect, we may correct your balance accordingly. See new clause 6.2 . ⚠ WE RECOMMEND YOU READ THE NEW TERMS IN CLAUSE 6.2 TO KNOW WHEN WE MAY CORRECT AND REDUCE YOUR POINT BALANCE.
We've clarified that your oldest points will expire first.	We've stated this in clause 6.6 .
We've clarified when we're not responsible in relation to rewards.	In the existing list of circumstances we're not responsible for, we've: <ul style="list-style-type: none"> clarified we're not responsible for loss or damage in relation to your or an additional cardholder's use of a reward; and clarified we're not responsible for you making an error in providing us with delivery details. See clause 8.4 .
We've clarified when we don't provide a warranty in respect of rewards.	In clause 8.5 , we've clarified that other than any goods and services that we supply to you in respect of a reward, we provide no warranty in respect of that reward.
We've clarified how we deliver rewards that need to be delivered.	We've done this by clarifying that they will be sent to your or the additional cardholder's registered email address. See clause 8.13 .
We've clarified our rights to make changes to these terms and conditions.	We've done this by stating that we may make changes in accordance with the clause 'Changes to your agreement' of the HSBC Credit Card Terms. See clause 10.2 .

In addition, we've updated the terms so that they're simpler and easier to understand by:

- updating the defined term 'identification reference' to 'security details';
- making it clearer how these terms work with the terms in the HSBC Credit Card Terms including by referring to those terms;
- simplifying the wording used; and
- making grammatical and formatting changes.

Summary of changes – Qantas Rewards for HSBC Premier World MasterCard

Please refer to the following table for details on the changes to the *HSBC Qantas Rewards Terms and Conditions – HSBC Premier World MasterCard* (dated 28 August 2023). You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

⚠ All clause, section and page references in the following table are to the clauses, sections or pages of the latest terms and conditions that can be accessed through the link above.

Change summary	Change details
General changes	
We've made the following general change throughout the HSBC Qantas Reward Terms and Conditions – HSBC Premier World MasterCard. These changes are intended to make the HSBC Qantas Reward Terms and Conditions – HSBC Premier World MasterCard more transparent and easier to read – not to change your or our rights and obligations under your agreement with us.	
We've placed relevant content together.	We've done this by moving content so that it sits with similar content under a relevant heading. We've also removed duplicated wording.ontent under a relevant heading. We've also removed duplicated wording.

Change summary	Change details
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Qantas Reward Terms and Conditions – HSBC Premier World MasterCard.	
We've clarified when you're eligible for membership.	We've done this by clarifying that you're eligible for membership if you have an account with us for a HSBC Premier World MasterCard and we've made the program available to you. See clause 1.1 .
We've clarified our rights to cancel your membership and when we'll tell you.	We've done this in clause 1.5 by limiting the circumstances in which we can cancel your membership to when: <ul style="list-style-type: none"> • your account is in default, we've told you about this and you haven't fixed it in the required time; • we determine, acting reasonably, that you've been abusing your membership; or • it is reasonably necessary to protect our legitimate business interest. We've clarified that we'll give you at least 30 days' notice before a cancellation. We'll do this unless it's reasonably necessary to give you shorter notice or no notice to manage material and immediate risks.
We've clarified our rights to suspend or terminate the program.	We've done this by: <ul style="list-style-type: none"> • limiting our rights to suspend or terminate the program to where we have a legitimate business interest; and • clarifying that we'll give you at least 30 days' notice before doing so, unless it is reasonably necessary to give you shorter notice or no notice to manage material and immediate risks. See clause 1.9 .
We've clarified what happens to Qantas Points that haven't been credited to your Qantas Frequent Flyer account if we suspend the HSBC Qantas Rewards program.	The terms already stated that if we terminate the program, cancel your participation, or your account is closed, any Qantas Points that haven't been credited will be forfeited. We've clarified that this will also happen if we suspend the program. See clause 1.10 .
We've clarified what happens to any HSBC Rewards Plus points you've earned if you opt in to the HSBC Qantas Rewards program from HSBC Rewards Plus.	The terms already state that any HSBC Rewards Plus points you hold will be forfeited if you opt in to the HSBC Qantas Rewards program. We've made this clearer by removing reference to the HSBC Rewards Plus terms continuing to apply. See clause 3.2 .
We've clarified what happens to Qantas Points if you switch to HSBC Rewards Plus from the HSBC Qantas Rewards program.	We've done this by clarifying that the terms and conditions of the Qantas Frequent Flyer program will apply to Qantas points that have been credited to the Qantas Frequent Flyer program. See clause 4.2 .
We've removed the time limit for notifying us of disputes for missing Qantas points and clarified what you should do if you have a query about missing points.	We've done this by: <ul style="list-style-type: none"> • removing the term that required you to notify us within a particular timeframe for disputes for missing points; and • clarifying that you should notify us of any queries for missing Qantas points as soon as possible. See clause 7.6 .
We've clarified when we may deduct Qantas Points.	We've done this by limiting when we may deduct Qantas Points to where you or any additional cardholder request us or any of our agents or contractors to do anything with a reward, a redemption of Qantas Points, your program account or otherwise. See clause 8.1 .
We've added a right for us to correct your Qantas Points balance in your program account.	We've done this by adding that where we reasonably believe that we have incorrectly awarded you with Qantas Points or your balance is otherwise incorrect, we may correct your balance accordingly. See new clause 8.2 . ⚠ WE RECOMMEND YOU READ THE NEW TERMS IN CLAUSE 8.2 TO KNOW WHEN WE MAY CORRECT AND REDUCE YOUR POINT BALANCE.
We've clarified our rights to make changes to these terms and conditions.	We've done this by stating that we may make changes in accordance with the clause 'Changes to your agreement' of the HSBC Credit Card Terms. See clause 11.2 .

In addition, we've updated the terms so that they're simpler and easier to understand by:

- updating the defined term 'identification reference' to 'security details';
- making it clearer how these terms work with the terms in the HSBC Credit Card Terms including by referring to those terms;
- simplifying the wording used; and
- making grammatical and formatting changes.