

## RELAUNCH OF HSBC PLATINUM CREDIT CARD FREQUENTLY ASKED QUESTIONS

### Product proposition and card face

1. I am an existing HSBC Platinum cardholder. Will the new proposition be available to me? [The new platinum proposition will be applicable to ALL new and existing card effective 15 July 2019.](#)
2. I am holding a HSBC Platinum Mastercard with the 'old' card design. Must I change the card design to the new card design to enjoy the new proposition? [You may continue to use your existing card until card expiry. You will be provided the new card design upon your card renewal.](#)

### Reward points

3. Will I earn 5x Reward Points for all my overseas spend? [You will earn 5x Reward Points for all face-to-face retail spend made in foreign currency outside Malaysia, except cash advance, SI/auto billing, finance charges \(if any, in foreign currency\), payment to government bodies, petrol, Quasi transactions and charitable organisations.](#)
4. If I made an overseas transaction in local currency, will I still earn 5x Reward Points? [No, your transaction will be considered as local spend, and hence, will earn 1x Reward Point for every RM1 spend. To earn 5x Reward Points, the transactions must be done face-to-face and posted in foreign currency.](#)
5. Will petrol transactions be entitled for Reward Points? [Petrol transactions will NOT earn any Reward Points.](#)
6. Will I earn 5x Reward Points for Online Shopping spend in Foreign Currency? [No, your purchases made at foreign websites \(for example, Amazon\)\) in foreign currency will NOT be considered as Online Shopping or Overseas Spend and therefore will not earn 5x Reward Points.](#)
7. Can I consolidate Reward Points if I have more than 1 card type (eg. HSBC Advance and HSBC Platinum)?  
[No. Reward points from different cards cannot be consolidated.](#)

8. What are the monthly Additional Reward Points capping for each spend category?

The Additional Reward Points caps are:

- Contactless Purchases – capping of 6,000 Additional Reward Points per account.
- Overseas Spend, Groceries and Online Shopping - capping of 3,000 Additional Reward Points per account.

Capping applies for consolidated spend from Primary and Supplementary cardholder(s).

IMPORTANT: For every RM1 spend above the Additional Reward Points cap will earn only 1x.

9. How are the Reward Points and Additional Reward Points calculated for Contactless Purchase, Groceries, Online Shopping and Overseas Spend?

| Category              | 1x Reward Point                         | Additional Reward Points                | Total Reward Points |
|-----------------------|---|---|---------------------|
| Contactless Purchases | 1x as per the normal HSBC Reward Points | 7x as per the normal HSBC Reward Points | 8x                  |
| Groceries             | 1x as per the normal HSBC Reward Points | 4x as per the normal HSBC Reward Points | 5x                  |
| Online Shopping       | 1x as per the normal HSBC Reward Points | 4x as per the normal HSBC Reward Points | 5x                  |
| Overseas Spend        | 1x as per the normal HSBC Reward Points | 4x as per the normal HSBC Reward Points | 5x                  |

10. When will I be awarded the Reward Points and Additional Reward Points? You will be awarded the Reward Points based the posting date of transaction date (Malaysian time).

11. What happens to my existing Reward Points prior to the relaunch of the HSBC Platinum credit card? There will be no changes to your accumulated Reward Points. Your Reward Points will still be valid, subject to the expiry of 3 years from award date.

12. How are the Reward Points/ Additional Reward Points calculated?

- Reward Points (for example, 1x) are awarded for every RM1.00 spend.
- Additional Reward Points are awarded by rounding down the ringgit value of spend before multiplier. Refer to the table below.

| Spend Category           | Spend Amount      | 1x           | 4x           | 7x           | Total RP      |
|--------------------------|-------------------|--------------|--------------|--------------|---------------|
| Contactless @ MidValley  | RM230.45          | 230          |              | 1,610        | 1,840         |
| Groceries                | RM300.10          | 300          | 1,200        |              | 1,500         |
| Overseas (F2F)           | RM1,327.90        | 1,327        | 5,308        |              | 6,635         |
| Online (FCY)             | RM200             | 200          |              |              | 200           |
| JomPay                   | RM175             |              |              |              | 0             |
| Online shopping - Lazada | RM329.30          | 329          | 1,316        |              | 1,645         |
| Petrol                   | RM80              |              |              |              | 0             |
| <b>Total</b>             | <b>RM2,642.75</b> | <b>2,386</b> | <b>7,824</b> | <b>1,610</b> | <b>11,820</b> |

#### Contactless transactions

13. What is the limit for contactless transactions? [The limit is RM250 for contactless transactions.](#)

14. How will transactions RM250 be considered as “Contactless Purchases”? [Transactions RM250 and above done by using Mastercard Tap and Go™, Visa Paywave and SamsungPay with PIN insertion after tapping will be considered as “Contactless Purchases”.](#)