

Frequently Asked Questions

[A. General](#)

[B. Rewards Marketplace](#)

Merchandise and Gift Card redemptions

HSBC Rewards | Travel with Points redemptions

[C. Pay with Points](#)

[D. Airline Miles & Hotel Points](#)

[E. One Tree Planted \(OTP\)](#)

[F. HSBC Shell GO+ Programme](#)

A. General

Am I eligible to participate in HSBC's Reward Programme?

All HSBC primary credit cardholders holding HSBC Visa and Mastercard credit cards that are valid and in good standing (as determined by HSBC) and issued by HSBC Bank (Singapore) Limited, except HSBC Advance cardholders, Corporate/Company cardholders, and supplementary cardholders, are eligible for the programme.

HSBC primary credit cardholders holding a valid HSBC Live+ Credit Card with card issuance date on and from 21 June 2024 will not be eligible to participate in the HSBC's Rewards Programme.

For HSBC primary credit cardholders holding a valid HSBC Visa Platinum Credit Card with card number starting with 492160 and card issuance date before 21 June 2024, your HSBC Visa Platinum Credit Card will be known as HSBC Live+ Credit Card from 21 June 2024. Any unutilized Reward Points can still be redeemed via the HSBC Singapore App before the points expiry date.

How do I earn Reward Points?

Each cardholder who holds a Singapore dollar denominated credit card will earn one Reward Point ("Point") for every S\$1 charged to his HSBC credit card on Qualifying Transactions made locally and overseas.

Each Cardholder who holds a US dollar denominated Card will earn one Point for every US\$0.70 charged to his/her HSBC card on Qualifying Transactions made locally and overseas.

The earn rate for Points may be accelerated in accordance with the terms and conditions specific to certain credit cards. Cardholders should refer to the credit card specific terms and conditions for details on the accelerated earn rate for Points (as they may be applicable from time to time).

Can Supplementary Cardholders earn Reward Points?

Yes, amounts charged by a supplementary cardholder to his/her credit card will be consolidated under the principal (main) credit card account of the corresponding cardholder. However, only principal (main) cardmembers are allowed to use their Reward Points to redeem for rewards.

Are there transactions that are excluded from earning Reward Points?

Yes. Excluded transactions would include fund transfers, balance transfers, cash advances, finance charges, late charges, any other fees and charges pursuant to HSBC's credit card cardholder's agreement, charges to a Card under HSBC's Cash Instalment Plan, monthly instalment amounts under the HSBC 0% Card Instalment Plans, any expenditure incurred as part of a Points plus cash redemption under the Programme, any expenditure relating to a corporate or business transaction (as determined by HSBC in its sole discretion), transactions relating to the trading of securities of any kind including but not limited to any top up of any cash amount required by a financial institution, transactions relating to any stored value card including but not limited to EZLink and Transitlink facilities, transactions (whether or not performed online) relating to any payment or money transfer facilities, any unposted, cancelled, disputed and refunded transactions and such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

Transactions made in the MCCs listed below will not earn Reward Points for all HSBC credit cards.

	Excluded Merchant Category Code (MCC)	Description
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good
4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash – Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load - Member
14	6530	Remote Stored Value Load - Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend - Intracountry
19	6537	Moneysend - Intercountry
20	6538	Moneysend Funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services – Not Elsewhere Classified
24	7349	CLEAN/MAINT/JANITORIAL SERV
25	7399	Business Services Not Elsewhere Classified
26	7511	Quasi Cash – Truck Stop Trxns

27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools
35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries

How can I check my Reward Points balance?

You may login to the HSBC Singapore app to check for your Reward Points balance. Please follow the following steps:

- Select your credit card in the 'Home' page
- Tap 'View more'
- Tap 'Redeem your points' to view the consolidated Reward Point balance of all your HSBC credit cards.

Alternatively, you can scroll down to 'Products & services' section and tap on 'Credit cards rewards'. Do note that earned points may take up to seven (7) working days from the transaction posted date to be displayed in the HSBC Singapore app.

What is the validity period of my Reward Points?

All earned Points shall expire at the end of a 37-month period which shall commence from the month subsequent to the month in which such Points were awarded. The following table illustrates the validity period for such Points:

Points Earned in the Period	Expiry Date & Time
1 – 31 May 2024	30 June 2027, 12 a.m. SGT
1 – 30 June 2024	31 July 2027, 12 a.m. SGT
1 – 31 July 2024	31 August 2027, 12 a.m. SGT

Example:

If your Reward Points are expiring on 30 June 2024, you need to perform your redemption latest by 29 June 2024, 2359 hours.

My Reward Points have expired. Can I still use them?

No. Once your Points have expired, they shall be automatically cancelled and no longer be available for redemption.

How do I view my expiring Reward Points?

You can view your expiring Points via:

- i. HSBC Singapore App – under Credit Card Rewards → Show Points History, you will be able to see if you have any Points expiring in the next 6 months.
- ii. Monthly credit card statement – you will be able to see if you have any Points expiring in the next 4 months under the Reward Points summary box.

What can I redeem with my Reward Points?

Click [here](#) to view the various redemption options available or you can also choose to view the options available via the HSBC Singapore app.

How do I redeem my Reward Points?

Click [here](#) to view our step-by-step guide for the respective redemption options.

Can I still redeem my Reward Points via HSBC Online Banking on my browser or via HSBC Phone Banking (IVR)?

No. Both redemption channels are discontinued with effect from 20 May 2024. Kindly download the HSBC Singapore app to perform your rewards redemption.

I wish to cancel one of my credit cards, but I still have unutilized Reward Points. What will happen to my Reward Points?

Cardholders who wish to cancel a credit card must redeem all their unutilized Points before doing so. Any unutilized Points will be forfeited and automatically cancelled once the credit card is closed.

For example, if you have a total of 10,000 unutilized Reward Points across 2 HSBC credit cards.

- HSBC credit card A (5,000 Points)
- HSBC credit card B (5,000 Points)

Cancellation of any card would leave you with 5,000 Points.

If I have insufficient Reward Points to redeem a reward item, can I purchase additional Reward Points to top up the balance?

No. We do not offer this service to our Cardholders.

If I have multiple HSBC credit cards, can I transfer Points from one card to another card?

You do not have to transfer Points as all Points earned across your HSBC credit cards are pooled together allowing you to redeem your desired items in a shorter period.

Can I use my Reward Points to pay my HSBC credit card's annual fee?

No. We no longer offer this redemption option to our Cardholders.

Can I cancel or exchange the Reward item which I have redeemed?

All redemptions are final once submitted and may not be cancelled or exchanged.

I just received my new HSBC credit card. Why am I unable to view my Reward Points details and/or perform redemption on the HSBC Singapore App?

Once you receive your new / replacement credit card, it may take up to four (4) working days before you are able to view your Reward Points details and/or perform redemptions on the HSBC Singapore app.

Do note that earned Points may take up to seven (7) working days from the transaction posted date to be displayed in the HSBC Singapore app.

How can I view my Earned/ Redeemed Points history on the HSBC Singapore App?

You can view your 'Earned' and 'Redeemed' Points history for the last 12 months by following these steps:

- Select your credit card in the 'Home' page
- Tap 'View more'
- Tap 'Redeem your points'
- Tap 'Show points history.'

You can also view the rewards points which are due to expire in the next 6 months, if any, on this page.

The Earned/ Redeemed Points date(s) captured in my HSBC Singapore app seems incorrect. Why is that so?

The dates shown in the Earned and Redeemed tabs are recorded in Central Time (CT) which may differ from your current time zone.

Why did I earn 1x Point instead of 10x Points for eligible spend made on my HSBC Revolution credit card?

For all eligible transactions made in the month, the bonus 9x Points will be credited to your Revolution card account by the end of the following month.

B. Rewards Marketplace

What is Rewards Marketplace?

Rewards Marketplace is an online platform with over 20,000 different rewards items ranging from flights and hotel stays to the latest gadgets and virtual gift cards.

How can I redeem my Reward Points on Rewards Marketplace?

You can access Rewards Marketplace by clicking on [Credit Card Rewards] in the HSBC Singapore app. If you do not have the app, you can search for “HSBC SG app” on the App store or Google Play store and follow the onscreen instructions to download it.

When I try to access Rewards Marketplace, it directs me to a third-party webpage. Can this webpage be trusted?

Yes, the Rewards Marketplace is an online platform managed by trusted service providers of HSBC. Carlton One Engagement Corporation manages the merchandise and virtual gift cards whilst Hopper, Inc. manages the flight bookings.

Merchandise and Gift Card redemptions

How will I receive my merchandise redemption?

The merchandise will be delivered via courier service to the local mailing address provided in your redemption form submission. Delivery to a PO Box or overseas address is not permitted. Please allow up to twenty-one (21) working days from date of redemption form submission for the merchandise to be delivered to you.

In the event that the merchandise redemption cannot be fulfilled, your redemption will be cancelled, and your Reward Points will be refunded to your card account within two (2) working days from date of redemption cancellation.

Do I need to pay for delivery cost when I redeem for merchandise?

The delivery costs for merchandise redemptions are paid by HSBC so there are no additional costs to you.

How will I receive my gift card redemption?

Once you receive a notification email from Carlton One, you may follow the below steps to access your gift card:

- i. Login to HSBC Singapore app
- ii. Under Products & Services, click on [Credit Card Rewards]
- iii. On the Rewards page, click on [Rewards Marketplace]
- iv. On the Rewards Marketplace page, click on [Gift Cards] option.
- v. On the Gift Cards page, click on [Orders] icon located at the top right-hand corner.
- vi. On the My Orders page, you can view all your redemptions orders. Locate your gift card redemption and click on [Details]

- vii. Click on the redemption link which will bring you to the gift card brand's website / app and follow the on-screen instructions on how to use your gift card.

Please click [here](#) for the detailed redemption steps. In the event that the gift card redemption cannot be fulfilled, your redemption will be cancelled, and your Reward Points will be refunded to your card account within two (2) working days from date of redemption cancellation.

There is a balance amount to pay after I use my gift card. Do I need to use my HSBC credit card to pay the balance amount?

Yes, all balance amounts after deduction of the redeemed gift card must be paid using a HSBC credit card.

What is the validity of the gift cards which I redeemed?

The expiry date for your gift card can be found under the order details in Rewards Marketplace. All gift cards are subject to the terms and conditions stipulated by the respective merchants. No request for extension of the validity of the gift cards will be allowed.

Can I cancel my Rewards Marketplace redemption after I submit it?

No. Once a redemption is submitted, it cannot be reversed.

HSBC Rewards | Travel with Points redemptions

Is Travel with Points an HSBC site?

Travel with Points is a self-serve travel portal that is developed, operated and maintained by Hopper, Inc, exclusively for HSBC Cardmembers. The portal is only accessible via Rewards Marketplace on HSBC Singapore mobile app. All products and services made available through Travel with Points are provided by Hopper, Inc. and/or other Hopper affiliated companies, and not by HSBC. Such products and services are subject to the terms and conditions of the relevant Service Provider, please refer to them for further details.

How can I access Travel with Points?

A valid HSBC credit card and HSBC Singapore mobile app login are required to access Travel with Points. You will need to login to the HSBC Singapore mobile app, scroll down to [Credit card rewards], select [Rewards Marketplace] to access [Travel with Points]. You can then make a flight, hotel or car rental booking and pay with your valid HSBC credit or debit card, and/or with HSBC Reward Points to complete the transaction.

Does Travel with Points offer flight and hotel packages?

No, Travel with Points portal does not offer travel packages. Flights, hotels and car rentals need to be booked separately.

Why is my reward points balance showing up differently in the HSBC Singapore app and on Travel with Points portal?

Travel with Points portal retrieves your reward points balance from the HSBC Singapore mobile app, so the information shown should be consistent across. If there should be any discrepancies, you can contact Hopper customer service at +65 800 321 2058 (Singapore toll free) or +65 6709 1157 (from overseas).

How can I pay for a booking on Travel with Points?

Payment has to be made with a HSBC credit or debit card.

You can also choose to pay in full or partially using your HSBC Reward Points. Your points can be redeemed at the prevailing redemption rate to instantly offset the total booking price for any flights, hotels, and car rentals on Travel with Points. In the case of partial redemption of points, the balance amount would have to be charged to your HSBC Credit or Debit Card.

Are there any blackout dates for bookings or waitlist bookings?

No.

Would I be entitled to earn Points or cashback when I pay with my HSBC credit card on Travel with Points?

Yes, you will still earn Reward Points or cashback on the portion of your booking paid using your HSBC credit card, subjected to the prevailing card programs.

Is there a transaction limit if I pay for my travel booking on Travel with Points using my credit or debit card?

You will be subjected to your available credit limit or debit card account balance when you use your credit or debit card to make payments for your travel bookings.

How can I find my booking details on Travel with Point?

1. Login to HSBC Singapore app
2. Under Products & Services, click on [Credit Card Rewards]
3. On the Rewards page, click on [Rewards Marketplace]
4. On the Rewards Marketplace page, click on [Travel with Points].
5. On top left of the site, under the hamburger icon [≡], click on 'My Trips' and then the 'Upcoming Trips' tab.

You can find more details in the following links:

[Flights](#)

[Hotel Stays](#)

[Car Rental](#)

What are the taxes and fees stated on my receipt for the booking on Travel with Points portal?

These are the local taxes and the respective airline, hotel, or car rental fees.

How can I get in touch with Travel with Points on enquiries for my travel booking?

You can search for your enquires at [Hopper Frequently Asked Questions](#). If you have further questions or need further assistance, you can contact Hopper customer service hotline at +65 800 321 2058 (Singapore toll free) or +65 6709 1157 (from overseas). The hotline is available 24 hours a day, 7 days a week.

Can I get Hopper's customer service agent to help me make a booking on the Travel with Points portal?

No. The customer service agent will not be able to assist you to make a travel booking.

Can I combine my points and someone else's Reward Points to make a booking on Travel with Points?

No. You can only use your available HSBC Reward Points on Travel with Points portal.

Am I able to select the exact number of points to pay for my booking?

Yes, you can input an exact number of points to redeem at the check-out page. The slider allows payment using points in intervals of 1 HSBC Reward Point and the respective SGD value will be reflected. Alternatively, you can also input the points or SGD value you want to redeem for.

Can I use my hotel loyalty points when I make a hotel booking on Travel with Points?

No. You will not be able to use your hotel loyalty points when making a booking on Travel with Points portal.

Can I earn or use my frequent flyer miles when I make a flight booking on Travel with Points?

You can earn frequent flyer miles when making a booking for eligible flights on Travel with Points portal, subject to the terms and conditions and policies of your frequent flyer programme. Please ensure that you provide your frequent flyer number as part of your check-in process. However, you will not be able to use your frequent flyer miles for any bookings on the portal.

I tried to make a booking on Travel with Points portal, but I am unable to proceed through with the checkout, what can I do?

You can seek assistance by contacting Hopper customer service hotline at +65 800 321 2058 (Singapore toll free) or +65 6709 1157 (from overseas).

If I come across a cheaper flight, hotel or car rental after making my booking, how can I claim under the Best Price Guarantee?

If you find a better price within 24 hours of your booking, you can contact Hopper customer service hotline at +65 800 321 2058 (Singapore toll free) or +65 6709 1157 (from overseas) to receive a travel credit for the difference between the price of your original booking and the cheaper offer.

Visit [Best Price Guarantee](#) for the full details.

How will I be credited for the travel credit under Best Price Guarantee?

You will receive the travel credits within approximately 5-10 minutes upon validation by Hopper, Inc. The travel credits will be credited to your wallet on the Travel with Points portal where you made the flight, hotel or car rental booking, and will be valid for 2 years from the date of issuance.

What should I do if there is a price drop for my flight on the Travel with Points portal after I make my booking?

The Price Drop Protection only applies on flight booking and will automatically credit you up to SGD 50 worth of travel credits if the price of your flight booking drops within 10 days of your booking.

For example, if the price drops by SGD 75, you will get a maximum of SGD 50 in travel credit, and if the price drops by SGD 35, you will get SGD 35 in travel credit. Please note that the price difference will need to exceed SGD 5 in order to activate the Auto Price Drop Protection.

The travel credits will be credited to your wallet on the Travel with Points portal where you made the flight booking and will be valid for 2 years from the date of issuance.

How do I check for the credited travel credits?

You can check on the travel credits in your wallet on the Travel with Points portal.

1. Login to HSBC Singapore app
2. Under Products & Services, click on [Credit Card Rewards]
3. On the Rewards page, click on [Rewards Marketplace]
4. On the Rewards Marketplace page, click on [Travel with Points].
5. On top left of the site, under the hamburger icon [≡], click on 'Wallet and offers'.

How can I check my point balance after transacting on Travel with Points portal?

You can view your latest points balance on Travel with Point portal. Alternatively, you may also login to HSBC Singapore mobile app to check your points balance and redemption history under 'Show Points History' option.

What will happen to my Reward Points if my booking did not go through due to connectivity issue?

Your points will not be deducted, but if that is not the case, the redeemed points will be credited back to you within 7 working days.

What will happen to my Reward Points if my booking is cancelled?

Your redeemed points will be instantly refunded back to you.

How do I change or cancel my flight, hotel or car rental booking that I have made on Travel with Points portal? Will I be charged for it?

You can find more details at the following links:

[Flights](#)

[Hotel Stays](#)

[Car Rental](#)

How will I know if my booking has been successfully cancelled?

Your cancelled booking will show under 'My Trips' > 'Past Trips' tab on the Travel with Points portal:

1. Login to HSBC Singapore app
2. Under Products & Services, click on [Credit Card Rewards]
3. On the Rewards page, click on [Rewards Marketplace]
4. On the Rewards Marketplace page, click on [Travel with Points].
5. On top left of the site, under the hamburger icon [≡], click on 'My Trips' and then the 'Past Trips' tab.

How will my travel booking transactions be displayed on my monthly Credit Card statements?

All transactions relating to Travel with Points will appear with transaction descriptor: HSBCSG TWP.

C. Pay with Points

What is the Pay with Points Programme?

The Pay with Points Programme allows HSBC credit cardholders to redeem Reward Points into cash credit which can be used to offset credit card spending.

Am I eligible for the Pay with Points Programme?

Principal cardholders of a valid HSBC credit card with sufficient Reward Points are eligible to participate in this programme.

How do I use the Pay with Points service?

1. Login to HSBC Singapore app
2. Under Products & Services, click on [Credit Card Rewards]
3. On the Rewards page, click on [Pay with Points]
4. Select the card that you want to redeem Pay with Points for
5. Enter the number of Points you would like to redeem
6. Review the details and click submit.
7. The cash credit will be credited into your card account within two (2) working days.

Please click [here](#) for the detailed redemption steps.

Can I cancel my Pay with Points redemption after I submit it?

No. Once a redemption is submitted, it cannot be reversed.

D. Airline Miles & Hotel Points

How do I redeem for airline miles or hotel points?

You can access Airline Miles and Hotel Points redemption options when you click on [Credit Card Rewards] via HSBC Singapore app. Please click [here](#) for the detailed redemption steps.

Who are your airline miles & hotel points partners?

We have a wide range of airlines and hotel partners for you to choose from. Click [here](#) to see our full list of airline miles / hotel points partners and their respective redemption rate(s).

When will I receive the airline miles/hotel points which I have redeemed?

Airline miles and hotel points redemptions will be completed instantly or within 1 business day (except Hainan Airlines Fortune Wings Club which will be completed within 5 working days, and JAL Mileage Bank which will be completed within 10 working days) from the day the Cardholder submits the redemption details in the HSBC Singapore app. Please note that this list may be updated from time to time.

What is the validity of the Reward(s) which I redeemed?

The validity period for airline miles and hotel points may differ as it is subject to the terms and conditions stipulated by the respective merchants. Please check directly with the respective airline or hotel before redeeming your Reward points

Are there any fees to convert my Reward Points into airline miles or hotel points?

You will enjoy a waiver of the redemption fee for every successful air miles or hotel points redemption until such time as may be determined by HSBC.

My redemption for airline miles/ hotel points was unsuccessful. What happened and what can I do? Will my Reward Points be refunded?

If your redemption for airmiles / hotel points was unsuccessful, you need to check that your name and membership number submitted to HSBC matches your airmiles / hotel points membership account details.

For unsuccessful redemptions, you will receive an email notification from HSBC. Your Reward Points will be refunded to your credit card account. You may check 'Show points history' for the status of your redemption.

Can I cancel my Airline Miles & Hotel Points redemption after I submit it?

No. Once a redemption is submitted, it cannot be reversed.

When will the increase in Singapore Airlines KrisFlyer miles redemption take effect?

The new rate of 30,000 points for 10,000 miles for Singapore Airlines KrisFlyer miles only will take effect on 16 January 2025, 00:00 hours (Singapore Time).

What will happen for the conversion(s) in-progress during this increase?

All conversions for KrisFlyer miles at the rate of 25,000 points for 10,000 miles need to be submitted before 15 January 2025, 23:59 hours (Singapore Time). Conversions beyond this cut-off date/time may be subject to the new rate of 30,000 points for 10,000 miles.

Can I still convert their HSBC points to KF miles at the old rate?

No, you will no longer be able to convert KrisFlyer miles at the rate of 25,000 points for 10,000 miles after 16 January 2025, 00:00 hours (Singapore Time).

E. One Tree Planted (OTP)

How do I redeem for OTP?

You can access Tree Planting redemption option when you click on [Credit Card Rewards] via HSBC Singapore app. Please click [here](#) for the detailed redemption steps

When will my OTP redemption be completed?

For OTP redemptions, you can expect the redemption to be completed on the next month from the day the cardholder submits the redemption details in the HSBC Singapore app. For example, if you submit your redemption for OTP on any day in January, the fulfilment for OTP redemption will be completed by end of February.

Will I receive tax rebates for my redemptions for OTP?

No. You will not receive tax rebates for OTP redemptions.

Can I cancel my OTP redemption after I submit it?

No. Once a redemption is submitted, it cannot be reversed.

F. HSBC Shell GO+ Programme

When will I receive my Shell GO+ points?

The number of Shell GO+ points earned for each month's eligible retail spend, shall be automatically credited to the Cardholder's Shell GO+ account by the 20th of the following month. All eligible spend must be posted to the Cardholder's HSBC Card account(s) by the 11th of the following month to qualify for the earning of Shell GO+ points in the same month.

For example, Shell GO+ points awarded for total eligible spend made in January shall be credited into the Cardholder's Shell GO+ account by 20th of February if such spend is posted to the Cardholder's

HSBC Card account by 11th February, and the value of such Shell GO+ points may be corrected or revised by HSBC at any time to correct any computational or recording errors.

Can I earn both HSBC Reward Points & Shell GO+ points?

No. Upon successful enrolment into the HSBC Shell GO+ Programme, cardholders will no longer be awarded HSBC Reward Points on their qualifying retail spend across all HSBC credit cards. Instead, they will be awarded 1 Shell GO+ points for every S\$5 of qualifying spend charged to their HSBC Credit Card.

Can I view my Shell GO+ points in my HSBC Singapore mobile app?

No. You can only view your Shell GO+ points in the Shell GO+ app.

I do not wish to participate in the HSBC Shell GO+ Programme anymore. What should I do?

Cardholders will have to call the HSBC Hotline to provide their cancellation notice. Cancellation of the HSBC Shell GO+ Programme enrolment shall be processed no earlier than one month prior to the date on which Shell GO+ points are next credited and no later than the last working day of the month in which the cancellation notice is submitted. Post the cancellation, cardholders will start earning HSBC Reward Points.

What is the validity of the Reward(s) which I redeemed?

Once Shell GO+ points have been credited into the Cardholder's Shell GO+ account, they are subject to the terms and conditions governing the Shell GO+ Programme, which is solely managed by Shell. For full terms and conditions, please refer to <http://www.shell.com.sg/shellgoplus>. The Shell GO+ points cannot be cancelled, reversed back to the Cardholder's HSBC Card account, or transferred to another Shell GO+ account.