



Notice of Changes on Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme

Dear Valued Customer

Thank you for using HSBC credit cards. We hope you have been enjoying our services.

It's important that we keep you up to date on any changes being made to the services provided by us so that you stay well-informed about your credit card offers and obligations of your credit card accounts.

Kindly note that the terms and conditions of Travel Guru Membership Programme will be updated and take effect on **1 April 2025 (the 'Effective Date')**. For your ease of reference, we have shown the key changes in bold.

Please note that these amendments shall be binding on you if you continue to participate in Travel Guru Membership Programme on or after the Effective Date. If you decline the amendments, you shall stop participating in the Travel Guru Membership Programme on or after the Effective Date. Alternatively, please contact us for details.

We have prepared various scenarios to illustrate the underlying changes of clause 7, you can refer the scenarios by visiting the link below:

[Summary of Key Scenarios](#)

Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme

Section	Amendments
Clause 3b and 3c	<p>The current clause 3 has been amended to update with following changes (key changes have been indicated in bold):</p> <p>3b. To proceed from GO Traveller to GING Traveller or renew your existing GING Traveller membership, you need to:</p> <ul style="list-style-type: none">i. accumulate Eligible Transactions equivalent to HKD30,000 or more; andii. make 3 or more Eligible Flight or Cruise Bookings or Eligible Hotel Bookings within your current membership period. <p>3c. To proceed from GING Traveller to GURU Traveller or renew your existing GURU Traveller membership, you need to:</p> <ul style="list-style-type: none">i. accumulate Eligible Transactions equivalent to HKD70,000 or more; andii. make 6 or more Eligible Flight or Cruise Bookings or Eligible Hotel Bookings within your current membership period.
Clause 5	<p>The current clause 5 has been amended to update with following changes (key changes have been indicated in bold):</p> <p>Clause 5 - For all Membership Tiers, the Eligible Transactions and the number of Eligible Flight or Cruise Bookings or Eligible Hotel Bookings will expire and will be reset to zero when your new membership period begins.</p>

<p>Clause 7</p>	<p>The current clause 7 has been amended to update with following changes (key changes have been indicated in bold):</p> <ol style="list-style-type: none"> 1. The maximum RewardCash Rebate Amount of GO Traveller (Level 1) will be lowered from \$600 RewardCash to \$500 RewardCash. 2. The maximum RewardCash Rebate Amount of GING Traveller (Level 2) will be lowered from \$1,400 RewardCash to \$1,200 RewardCash. 3. HSBC EveryMile Credit Card Offer will be discontinued from 1 April 2025 onwards. If you fulfill the requirements to upgrade or retain GURU Traveller (Level 3) membership before 1 April 2025, you will still be entitled to the EveryMile Credit Card Offer. 4. GING Traveller (Level 2) tier members will be entitled to Club Med HKD300 discount code on booking designated resorts. 5. GURU Traveller (Level 3) tier members will be entitled to i) Club Med HKD300 discount code on booking designated resorts and ii) Royal Caribbean USD100 onboard credit coupon for booking Royal Suite category staterooms. <p>If you wish to read the information about the full benefits, you can refer to clause 7 of 'Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership'.</p>
<p>Clauses 10c and 10d</p>	<p>The current clauses 10c and 10d have been amended to update i) the eligibility of HSBC EveryMile Credit Card Offer and ii) the fulfillment timeline of the EveryMile Credit Card Offer (key changes have been indicated in bold):</p> <p>Clause 10c- Unless otherwise specified, the Welcome Offers and/or HSBC EveryMile Credit Card Offer will be credited to your HSBC Reward+ (My e-Coupons), or sent to your registered email address at our Bank's record, or delivered to you via Reward+ push notification if you have enabled the push notifications function. The Welcome Offers will be credited, sent or delivered to you, within one calendar month from your Membership Upgrade Actual Effective Date or Membership Renewal or Downgrade Actual Effective Date (as applicable).</p> <p>Clause 10d - You are entitled to the HSBC EveryMile Credit Card Offer under GURU Traveller if you fulfill all the requirements for upgrading or retaining to GURU Traveller membership before 1 April 2025 and you have to hold a valid HSBC EveryMile Credit Card on the date you fulfill these requirements. You will receive the HSBC EveryMile Credit Card Offer by 30 June 2025. If you fulfill the above requirements after 1 April 2025, you will not be entitled to HSBC EveryMile Credit Card Offer.</p>

Clause 13	<p>The current clause 13 has been amended to update the eligibility (key changes have been indicated in bold):</p> <p>Clause 13 - 'Eligible Flight or Cruise Booking' means those posted transactions with single Net Transaction Amount equivalent to HKD800 or above at merchants which are classified as 'Airline' and 'Cruise' according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay. For the avoidance of doubts, if the flight bookings are posted transactions with single Net Transaction Amount equivalent to HKD800 or above which are made at merchants which are classified as 'Travel Agencies' according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay, such posted transactions will be classified as Eligible Hotel Booking as defined below.</p>
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You can obtain a copy of the amended terms and conditions by visiting the links below, or by calling one of the customer service hotlines:

- [Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme](#)

If there is any discrepancy between the English and Chinese versions of this Notice and the Annex, the English version shall prevail.

If you've any questions, please contact us via the enquiry hotlines.

Thank you for choosing HSBC. It's always a pleasure to serve you.

Wealth and Personal Banking, Hong Kong

February 2025