

20 August 2018

HSBC INTRODUCES TRAVELFREE FOR CREDIT CARDS*New HSBC Reward+ function to Manage Overseas Spending
With Ease and Safety*

HSBC announced today the launch of a new function called TravelFree on its mobile app HSBC Reward+. HSBC credit card customers will be able to manage their overseas spending smartly and use their card safely by setting up their travel plans on the app. TravelFree adds to the existing suite of credit card services available to Hong Kong customers under HSBC Reward+.

Greg Hingston, Head of Retail Banking and Wealth Management, Hong Kong, HSBC, said, "HSBC Reward+ has recorded a steady growth of tens of thousands of downloads every month since its launch this January. Market response is encouraging and we are pleased to see that over 40% of the users are millennials."

He continued, "Hong Kong people love to travel and this new function is designed with their lifestyle in mind. We hope to provide a safe and thoughtful overseas spending experience with HSBC credit cards."

TravelFree provides two important functions for customers using HSBC Reward+. Firstly, customers can set up travel plans with dates and destinations on the app before they depart. Up to 10 locations can be selected in each travel plan for the card they will take with them. Once the travel plan takes effect, card-present transactions conducted in locations outside of the specified destinations in the travel plan and Hong Kong will not be approved, providing customers the peace of mind when travelling abroad.

Secondly, customers can set up monthly overseas spending cap, up to the credit limit of each card, effective immediately. Any overseas card transaction will not be approved when the cap is reached. Moreover, customers can view their latest accumulated monthly overseas spending on the app at a glance.

In addition to the new TravelFree function on HSBC Reward+, customers can try out a mini game on the app to earn extra RewardCash until 15 September. An array of credit cards offers covering travel, dining and daily spending are also available to customers, including:

- Travel benefits such as always-on up to 10% RewardCash Rebate offer on any single transaction via Apple Pay on Cathay Pacific Mobile app and up to 5.6% RewardCash Rebate on Overseas spending*
- A series of appealing offers such as a collaboration with DiningCity. From 9 August, HSBC credit cardholders can enjoy exclusive online booking at

nearly 150 restaurants including Michelin-starred and Michelin-recommended restaurants for the Hong Kong Restaurant Week Summer 2018 from 9 August. Restaurant Week runs from 23 August to 2 September 2018

- On-going monthly refreshed Red Hot Flash Special, in partnership with TenRen's tea (buy 1 get 1 free bubble tea and ice-cream) from 6 to 12 July and iCREMERiA (50% discount ice-cream and drinks) from 3 to 9 August

About HSBC Reward+

Launched in January 2018, HSBC Reward+ is a dedicated mobile app for HSBC Hong Kong credit cardholders. Customers can pay card statements or any of their purchases with RewardCash, review card transaction details and history of earnings, redemptions and expiry dates of RewardCash. They can even view and register for a series of promotional offers on the app at ease. Exclusive privileges can be found on HSBC Reward+.

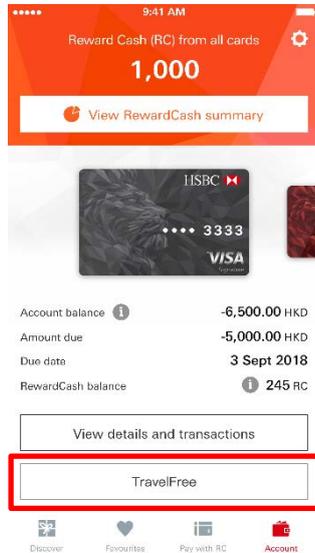
**Note: Customers can enjoy basic RewardCash rebate of 0.4% for all overseas transactions. Extra 2% on overseas spending can be enjoyed by registering "Red Hot Online & Overseas Spending Rewards". In addition, HSBC Visa Signature Card cardholders automatically earn an exclusive extra 1.2% RewardCash rebate. Customer enjoy a top-up offer by registering "Red Hot Rewards of Your Choice" and allocating 2% extra RewardCash to "Overseas" Category. Terms and Conditions apply.*

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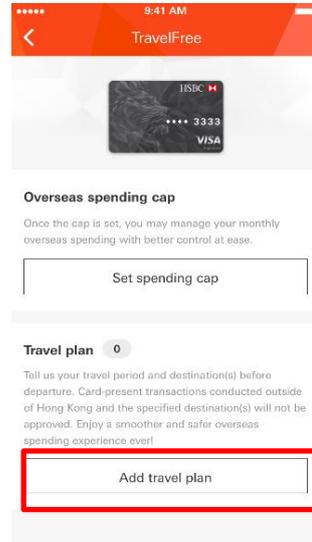
Screenshots on how to use TravelFree in HSBC Reward+

1. Set up a travel plan

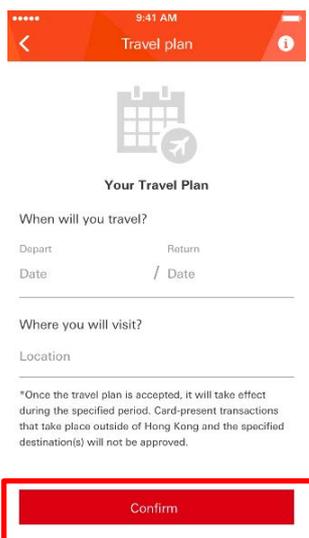
1) Log on to HSBC Reward+



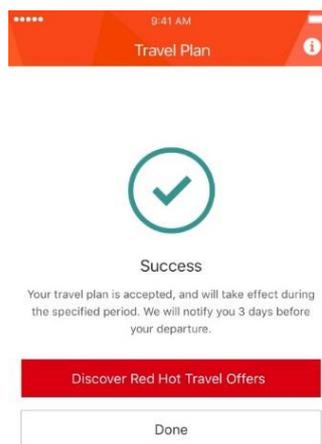
2) Tap "Add travel plan" on the TravelFree Page



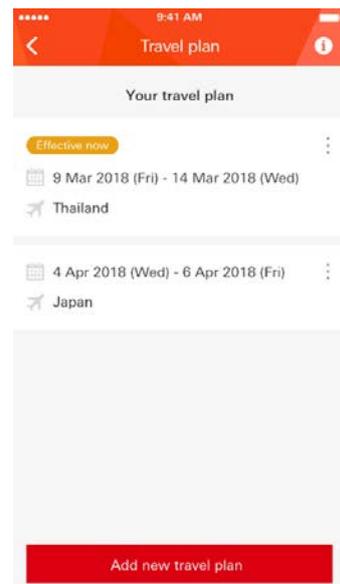
3) Input the travel date and destination to set up travel plan



4) Successfully set up

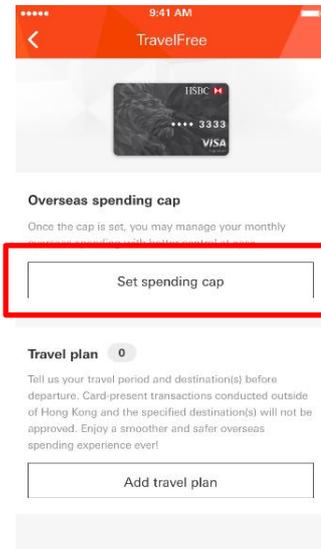


5) All current and future travel plans will be shown on the page

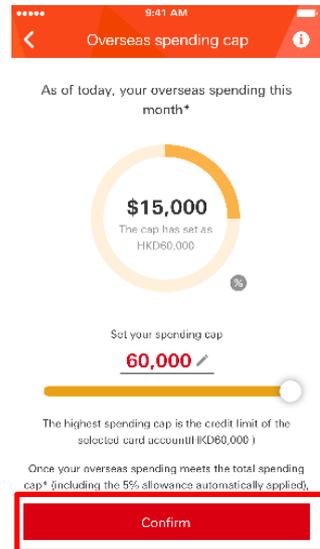


2. Set up overseas spending cap

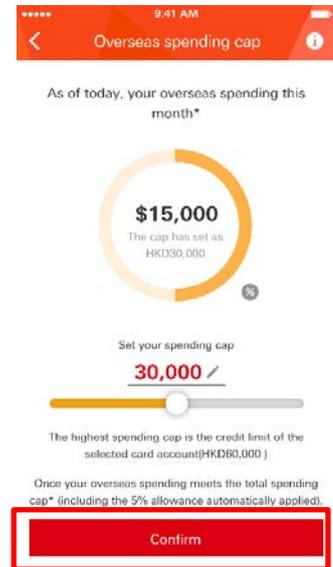
1) Log on to HSBC Reward+ and tap “Set spending cap”



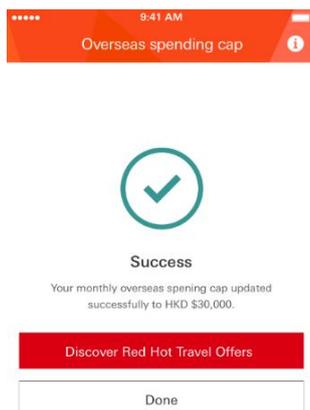
2) Set up overseas spending cap



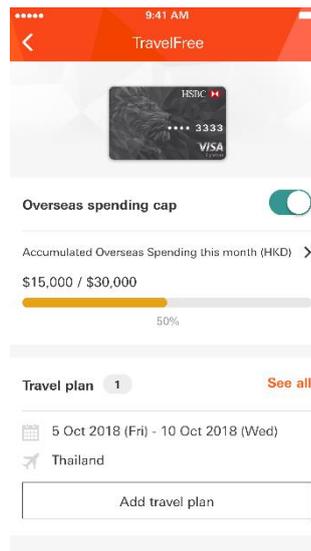
3) The latest monthly accumulated overseas spending will be shown



4) Once the cap is successfully set up, it will be effective immediately



5) View the cap and latest monthly overseas spending at a glance



Note to editors:

The Hong Kong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves our customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide from around 3,800 offices in 66 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,607bn at 30 June 2018, HSBC is one of the world's largest banking and financial services organisations.

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