

HSBC Instant Savings

Terms and Conditions

Effective 28 February 2025



These are the terms and conditions for the HSBC Instant Savings benefit. They supplement the HSBC Credit Card Terms which apply to your HSBC credit card account. You accept these terms and conditions by accepting the agreement for your HSBC credit card account as set out in the HSBC Credit Card Terms.

What is HSBC Instant Savings?

HSBC Instant Savings provides complimentary access to the Frequent Values™ app. The Frequent Values™ app provides access to offers at participating stores, restaurants, hotels and family attractions when you use your card.

Frequent Values™ is owned and administered by **Entertainment Publications of Australia Pty Ltd** ("**Entertainment Publications**"). By using the Frequent Values™ through the app or website, you will need to accept the terms and conditions provided by **Entertainment Publications of Australia Pty Ltd** which are available at <https://savings.frequentvalues.com.au/Rules-of-Use>. We do not control the terms that Entertainment Publications sets for Frequent Values™.

Are you eligible?

1. To be eligible, you must:
 - a. be the primary cardholder; and
 - b. have one of the following HSBC credit card products: HSBC Star Alliance, HSBC Platinum Qantas, HSBC Low Rate, HSBC Premier Mastercard, HSBC Premier Qantas Masterard, HSBC Platinum (who applied after November 1, 2017) and HSBC Classic Credit Cards if you have been invited by us to apply by email.

How do you obtain Frequent Values™?

2. When we approve your eligible HSBC Credit Card, we will notify Entertainment Publications. They will send you a welcome email with your Frequent Values™ membership number and temporary password which allows you to activate your access to Frequent Values™. You should receive the welcome email shortly after we approve your HSBC Credit Card but Entertainment Publications could be delayed; we do not control any of their delays. If you have not received an email within 30 days of us approving your HSBC Credit Card, call us on 132 152 to request a new one (HSBC Premier customers should call the HSBC Premier Centre on 1300 301 168):.
3. You need to provide us with your email address. This is because your access details will be sent to your email. If you change your email address, please call us (see above).
4. Your membership details are only valid for (3) three months from the day you receive your welcome email. If you don't use your membership details to activate Frequent Values™, your access will expire. Please call us (see above) so that we can arrange for new details to be sent to you.

How do you use Frequent Values™?

5. You use Frequent Values™ by downloading the app or accessing the website and following the instructions.

Transferring membership

6. You cannot transfer your complimentary access to the Frequent Values™ app to any other person, including any additional cardholders.

Are there any costs associated with this feature?

7. We do not charge you for this feature, it is complimentary.

When will your membership not work?

8. Your membership will not work where:

- a. your eligible HSBC Credit Card is suspended or cancelled (see clause 21 'When can we suspend or cancel your credit card account or not process a transaction?' and clause 22 'When will this agreement end and what are the consequences?' of your HSBC Credit Card Terms for when these events are triggered - it will start again once it is no longer suspended and you have obtained new membership details; and
- b. we have notified you that you are in default under the HSBC Credit Card Terms – it will start again once you fix the default and have obtained new membership details.

9. We may suspend your access to HSBC Instant Savings if we are replacing our arrangement with Entertainment Publications and until we enter into an arrangement with another provider.

Changes to and termination of HSBC Instant Savings

10. We can make changes to the terms of HSBC Instant Savings (including by removing access to it) in accordance with the section 'Changes to your agreement' in the HSBC Credit Card Terms.

Have a query or feedback?

- 11. If you have a query about access, call us (see above).
- 12. If you experience any issues using your membership, please contact the dedicated Frequent Values™ Customer Service Team on 1800 008 553 (AUS) or follow the links as prompted in the Frequent Values™ app.
- 13. If you wish to provide feedback, please follow the process in the HSBC Credit Card Terms.