

HSBC Instant Savings

Terms and Conditions

Effective 01 November 2017

As part of your HSBC Credit Card benefits and features you have been provided complimentary access to the Frequent Values™ app.

1 (one) complimentary membership & access per primary account is available to HSBC Platinum Qantas, HSBC Low Rate, HSBC Premier MasterCard, HSBC Premier Qantas MasterCard, HSBC Platinum (who apply post November 1, 2017) and HSBC Classic Credit Cards customers who have been invited by us to apply. You cannot transfer your complimentary access to the Frequent Values™ app to any other person.

The Frequent Values™ is *owned and administered* by **Entertainment Publications of Australia Pty Ltd** ("**Entertainment Publications**"). By downloading the Frequent Values™ app, and/or accessing the Frequent Values™ through the website, the cardholder is bound to adhere to **Entertainment Publications of Australia Pty Ltd** ("**Entertainment Publications**") terms and conditions, which are available for viewing at <https://savings.frequentvalues.com.au/Rules-of-Use>.

Please allow up to 30 days post your credit card being approved for your Frequent Values™ membership number and temporary password to be provided in a welcome email from HSBC. A valid email address, held by HSBC, is a mandatory requirement to participate in this program.

To update your email address or request a misplaced welcome email, (containing your new membership number and temporary password), please call HSBC on 132 152. For HSBC Premier customers, please call the HSBC Premier Centre on 1300 301 168. Please allow up to 60 days to receive another welcome email from HSBC.

If you experience any issues accessing or using your complimentary 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.

Complimentary access to the Frequent Values™ app by HSBC will be blocked permanently if your primary account is closed, not current, not in good order, or in arrears, reported lost or stolen, closed, is blocked by us for any reason, if registration is not undertaken within three months from the original welcome email, is not used for a period of three months or used with a non-HSBC issued credit card.

We reserve the right to suspend or terminate the Frequent Values™ program with **Entertainment Publications of Australia Pty Ltd** ("**Entertainment™ Publications**") at any time without prior notice to you.

These terms and conditions are in addition to and do not replace the terms and conditions for your account with HSBC.

