

HSBC Airport Lounge Access

Terms and Conditions

Effective 28 February 2025



These are the terms and conditions for the HSBC Airport Lounge Access feature. These terms supplement the HSBC Credit Card Terms which apply to your HSBC credit card account. You accept these terms and conditions when you accept the agreement for your eligible HSBC Platinum Credit Card.

In addition, your use of your LoungeKey membership and airport lounges are subject to LoungeKey's Conditions of Use. Please see <https://www.loungekey.com/en/hsbcaustralia/conditions-of-use>.

What is Airport Lounge Access?

Airport Lounge Access is a feature under which we arrange for you to receive:

- complimentary LoungeKey membership which allows you to access participating airport lounges. To see the participating lounges, please see <https://www.loungekey.com/en/hsbcaustralia/our-lounges>, and
- two (2) complimentary lounge passes per year (see below)

Are you eligible?

1. You are eligible if you are the primary cardholder for an HSBC Platinum Credit Card, except if the credit card is a no annual fee product where:
 - The card was approved before 1 November 2017, or
 - The card was approved between 1 November 2017 and 17 February 2019 that was part of a bundled home loan package.
2. You will no longer be eligible if you close your account or switch to an ineligible credit card product. Additional cardholders are not eligible, do not have membership and will not receive passes. To check if you are eligible, please call 132 152.

When and how will you receive your membership / passes?

3. When you accept our offer of an eligible HSBC Platinum Card, we will provide LoungeKey with your primary card details so they can activate your LoungeKey membership. We don't control the time they take to activate your membership so please allow up to 30 days from approval.
4. The LoungeKey will issue two (2) lounge passes once the membership is activated and then two (2) additional lounge passes at 3.00am (AEDT) on 1 January every calendar year thereafter while you have this feature.
5. Your LoungeKey membership and lounge passes are linked to the primary card.
6. Neither we nor the LoungeKey operator will send you passes or a membership card by email or in the post.

How do you use your lounge passes?

7. You, the primary cardholder, need to present your physical HSBC Platinum Credit Card at a participating lounge and advise that you're using your complimentary LoungeKey pass. The lounge will validate that you have a pass to use. If validated, you can use the airport lounge provided you are also complying with any rules and conditions that they may set (e.g. some lounges have dress codes).
8. You can only use a single lounge pass once to admit one (1) person, the primary cardholder or your guest. This means if you bring a guest, you will have to use two (2) complimentary lounge passes, or pay for the visit if you do not have enough lounge passes (see clause 12 below).

Do lounge passes expire?

9. Your passes expire at 3.00am (AEDT) on the 1 January in the calendar year after they were issued.
10. Any unused passes will also expire when you are no longer eligible for HSBC Airport Lounge Access (for example, you close your eligible HSBC Platinum Credit Card account). We do not provide you with any credit for any unused passes.

Transferring passes / LoungeKey membership

11. You cannot transfer your membership or lounge passes to anyone else, including any additional cardholders.

Can you visit a lounge without a lounge pass or bring guests?

12. If you have LoungeKey Membership, you can visit a participating lounge without a lounge pass or bring a guest with you (whether you have a pass or not), however you may be charged by the lounge (see clause 15 below).
13. You will need to ensure that any guests also comply with the rules and conditions set by each participating lounge. We do not set those rules and conditions.

Are there any costs associated with this feature?

14. We do not charge you for this feature, it is complimentary.
15. The participating lounges may charge you where you visit a lounge without a pass or bring a guest. The participating lounges set their own prices; we do not control this. Their current price is USD32 per visit/ additional guest. The participating lounge will take this payment from your HSBC Platinum Credit Card.
16. The participating lounges may also charge you for using additional facilities in the lounge (e.g. having a massage). We do not control these charges.
17. We will charge you overseas transaction fees as set out in your credit card schedule on any amounts you pay to a participating lounge where their costs are in a foreign currency, including if the participating lounge is in Australia and they have charged you in a foreign currency. We do not control the currency they charge you in.

When will your membership / passes not work?

18. Your membership will not work, and any passes will not show as being able to be used where:
- a. your primary card has been blocked (e.g. it has been reported lost or stolen) – once you obtain a replacement card it will start again;
 - b. you have set your security settings in 'My Cards Control' to prevent foreign transactions or merchants from Hong Kong – this is because doing so will prevent LoungeKey (which is a Hong Kong merchant) from validating your membership and the lounges from charging you (where they charge in a foreign currency);
 - c. your HSBC Platinum Credit Card account is cancelled or suspended (see clause 21 'When can we suspend or cancel your credit card account or not process your 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; or
 - d. we have notified you that you are in default under the HSBC Credit Card Terms – it will start again once you fix the default.
19. If you do not believe that any of the above situations apply to you and your membership is still not working or lounges are not seeing passes to use, please contact us on 132 152 or the other ways set out in your HSBC Credit Card Terms.
20. We may suspend this benefit if we are replacing our arrangement with LoungeKey and until we enter into an arrangement with another provider.

Changes to and termination of HSBC Airport Lounge Access

21. We can make changes to the terms of HSBC Airport Lounge Access (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?

22. Please see the HSBC Credit Card Terms for further details.