



Press Release

4 November 2021

HSBC REWARD+ MOBILE APP INTRODUCES REWARDCASH REDEMPTION INTO MTR POINTS

* First-to-market partnership for customers to
redeem free MTR rides and other special rewards *

* New users to enjoy up to 100 per cent extra MTR Points *

HSBC Reward+ mobile app is rolling out a new feature enabling credit card customers to convert RewardCash (RC) into MTR Points, making RC even more versatile with expanded coverage to include MTR offers. HSBC is the first bank in Hong Kong to partner with MTR Mobile for MTR Points conversion.

Starting today, HSBC primary credit card holders will be able to instantly convert RC into MTR Points at an exchange rate of 1 RC to 300 MTR Points on HSBC Reward+ mobile app. Previously exclusive to MTR passengers and shoppers at MTR malls or station shops, MTR Points can be used to redeem a wide array of rewards including free MTR rides, fare discounts, shopping vouchers and MTR souvenirs.

From now until 31 December 2021, cardholders will be entitled to up to 600 MTR Points per 1 RC as they can enjoy a special conversion rate of 1 RC to 450 MTR Points¹ and receive additional 150 MTR points if they are newly registered users of MTR Mobile during the promotion period.

Amy Kam, Head of Cards and Personal Lending, Wealth and Personal Banking, Hong Kong, HSBC, said, "As the leading bank in Hong Kong, we are excited to join hands with MTR, the city's key transport service operator, to provide customers with a new way of using their RC. Underpinned by an API-based connection, RC will be converted instantly into MTR Points for redeeming free MTR rides and fare discounts on MTR Mobile. By collaborating with partners across different sectors, we continue to broaden the usability of RC to meet the fast-evolving needs of customers."

Jeny Yeung, Hong Kong Transport Services Director of MTR Corporation, said, "MTR Points has been well received since its launch in May 2020 as our customers can easily earn points from MTR trips or spending at MTR shops and malls, then redeem them for ride offers and other rewards. We are delighted to partner with the largest credit card issuer in Hong Kong as this partnership enables another convenient way for our customers to earn MTR points and enjoy more perks of our loyalty programme."

Launched in 2018, HSBC Reward+ is a one-stop mobile platform for customers to discover HSBC's exclusive credit card privileges and redeem the best rewards of their choice. Over the years, HSBC Reward+ has continued to enhance its credit card reward experience through a number of first-to-market features, such as settlement of credit card transactions and statement with RC – Pay with RC, interoperable conversion between RC and merchant partner loyalty points, instant mileage redemption and RC sharing with friends and family.

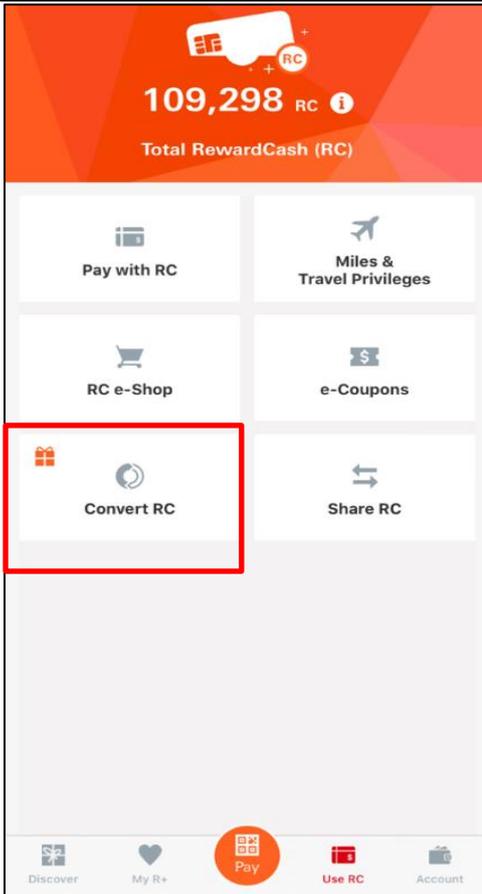
The upgraded MTR Mobile, along with MTR Points, was launched in May 2020. The app is an integrated platform which offers customers personalised transport information while enriching their daily life through a variety of lifestyle content. The MTR Points scheme allows customers to earn points from MTR rides, spending at MTR shops and MTR Malls for the redemption of various gifts.

-End-

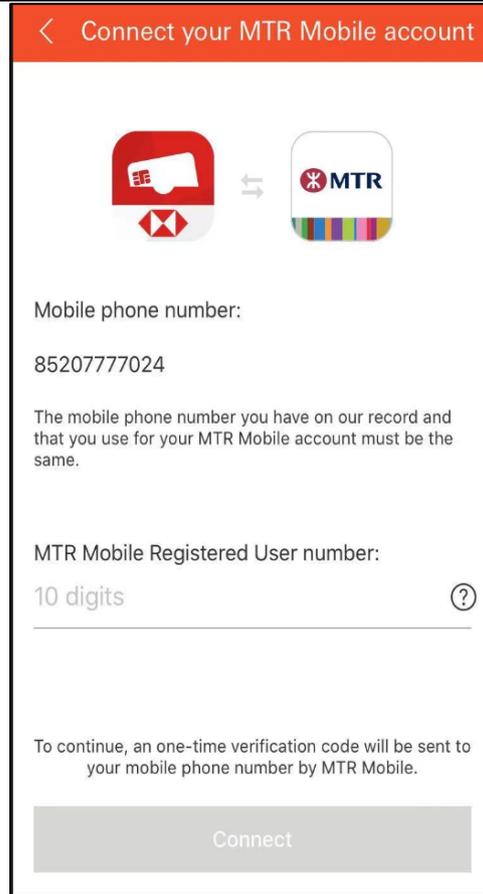
- ¹ Up to a maximum of \$120 RewardCash. Upon converting the first \$120 RewardCash, cardholders can use the conversion rate of \$1 RewardCash to 300 MTR Points to convert RewardCash to MTR Points.

Step-by-step guide to conversion of RewardCash into MTR Points

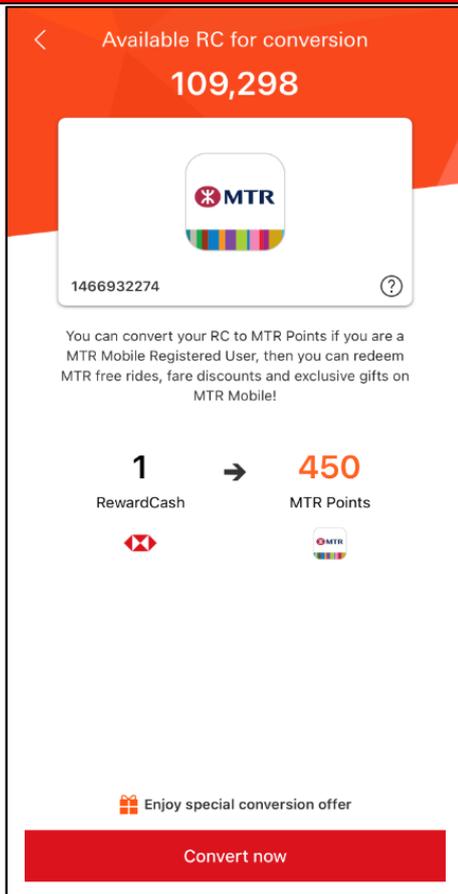
1. Choose "Convert RC" on Reward+ app



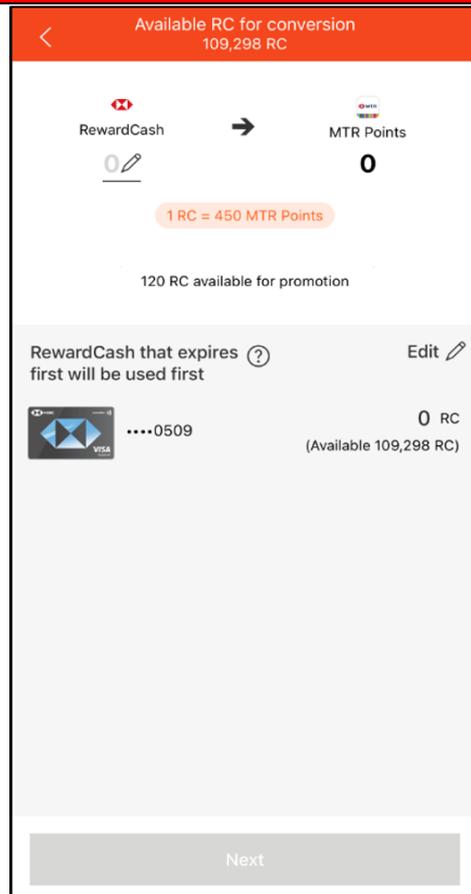
2. Input MTR Mobile account details



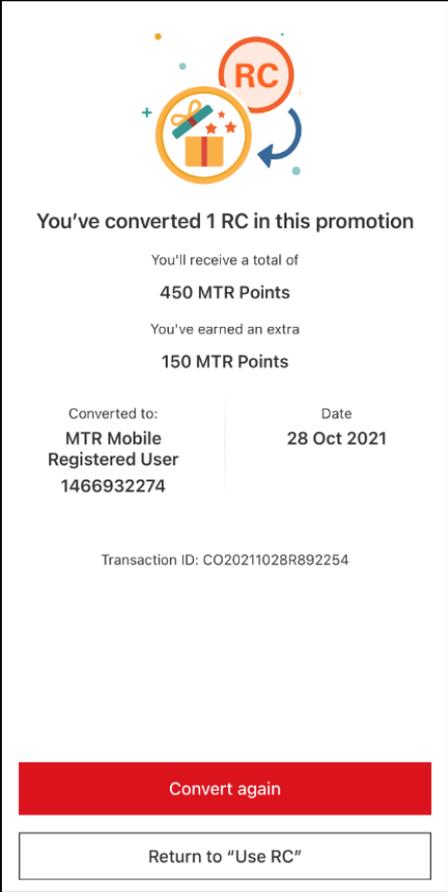
3. Check available RewardCash and convert



4. Enter the amount



5. RewardCash instantly converted to MTR Points



You've converted 1 RC in this promotion

You'll receive a total of
450 MTR Points

You've earned an extra
150 MTR Points

Converted to:	Date
MTR Mobile Registered User 1466932274	28 Oct 2021

Transaction ID: CO20211028R892254

[Convert again](#)

[Return to "Use RC"](#)

For illustration only

To borrow or not to borrow? Borrow only if you can repay!

About The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group. HSBC serves customers worldwide from offices in 64 countries and territories in its geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of \$2,969bn at 30 September 2021, HSBC is one of the world's largest banking and financial services organisations.

About MTR Corporation

Every day, MTR connects people and communities. As a recognised world-class operator of sustainable rail transport services, we are a leader in safety, reliability, customer service and efficiency.

MTR has extensive end-to-end railway expertise with more than 40 years of railway projects experience from design to planning and construction through to commissioning, maintenance and operations. Going beyond railway delivery and operation, MTR also creates and manages dynamic communities around its network through seamless integration of rail, commercial and property development.

With more than 40,000 dedicated staff, MTR carries over 13 million passenger journeys worldwide every weekday in Hong Kong, the United Kingdom, Sweden, Australia and the Mainland of China. MTR strives to grow and connect communities for a better future.