1. Premier / Premier Miles Credit Card advantages are offered just for HSBC Premier customers. As long as you are a Premier customer, you can benefit from HSBC Premier / Premier Miles Credit Card privileges. Premier Miles benefits are TRY 250 for primary cards and TRY 123 for supplementary cards. When you migrate to other propositions other than Premier; You will be migrated from Premier Miles program, your Premier Miles Points will be divided into 3 and you will be transferred to your card account as CashPoint and you can use this as TravelPoint if you wish to travel, HSBC Premier Credit Card annual fee will be charged 216 TL per year, Premier additional credit cards annual fee will be charged 105 TL per year. Please note that Platinum Credit Card will be renewed. The services, travel routes and discounts that will be offered under Premier Miles and TravelPoint are limited to the service offered by Setur. Travel services are provided by Setur. A 33% discount on North and South America tickets applies to the Miles paid. HSBC Premier Miles Credit Card customers can use 3,000 Advance Premier Miles Points up to a maximum of 3,000 TL. Advance Miles use can only be made by the original card holders and must be closed within 12 months of the date of use. Theadvance balance that cannot be closed at the end of a year is credited as a one-to-one debt on the credit card account. The instalment campaign for up to 6 instalments is valid for HSBC Premier clientstatus customers until the date of check-in. Customers who wish to use the 3, 4, 5 or 6 instalment opportunities for domestic purchases between TRY 300 – 10,000 from non-Advantage membership shops HSBC Internet Banking, HSBC Mobile Banking and HSBC Telephone Banking after the transactions that meet the criteria are reflected in the bank records. Food, gasoline, telecom, insurance, cosmetics, jewelry, direct marketing, office supplies spending is out of scope. Flight tickets, travel agency and hotel spending can be paid up to 3 installment opportunities.

Overseas restaurant and hotel discount is valid for restaurant and hotel expenses in foreign currencies of 100 TL and above with HSBC Premier Miles Credit Card. Discount transactions are made by converting the bank to TRY with the Exchange rate after the registration of the transaction reaches the bank. The total amount of discount (total amount and actual cards) that can be earned per customer in the restaurant and hotel discount abroad is maximum TRY 100 for the customers with balance up to one million TL and TRY 200 for the customers with balance above one million TL. Customers in the KKTC cannot benefit from the discount offer. The weekend restaurant discount campaign is valid for 100 TL or more restaurant spending on Saturday and Sunday by the Premier HSBC Premier Miles Credit Card holders.

The weekend e-commerce discount campaign is valid for TRY 100 and above e-commerce purchases on saturdays and sundays for HSBC Premier status customers with HSBC Premier Miles Credit Cards. Tax, insurance, restaurant payments are excluded. A customer's (main and supplementary cards total) monthly discount is limited to TRY 100. Offer may noy be combined with any other campaigns.

For HSBC Premier customers, the parking and valet service discount is valid for payments made in İstanbul, İstanbul Sabiha Gökçen, Ankara, İzmir, Antalya, Bodrum and Dalaman Airport parking lot with Premier Miles Credit Card. The discount amount is reflected in the card account after the payment transaction is reflected in the bank records. The monthly discount amount per customer (total for the original and additional cards) is maximum 300 TL. You can benefit from a 20% discount on bookings through your HSBC Miles Credit Card and PROGO website and 25% discount when booking through PROGO. In order to benefit from the discount, the "HSBC001" u code must be entered in the invitation code field at the member registration stage. If you have a problem with your reservation, you can call the PROGO call center at 444 7 329 for assistance.

For domestic car rentals from AVIS offices with HSBC Premier / Premier Miles Credit Cards, 30% discount is valid depending on the vehicle and model to be rented. In order to benefit from the discount please use B882000 code.

- 2. Lost and Stolen Coverage: You are liable to be limited to 150 TL from the damages arising from unlawful use within 24 hours prior to the notification of loss / stolen. If you wish, you can request that you insure your legal liability amount by paying 0850 211 0 112 and paying the insurance premium price.
- 3. Personal Accident Insurance: HSBC Premier Credit Card customers are covered with Personal Accident Insurance amounting to USD 50,000 against unforeseen accident, permanent injury or loss of limb during unexpected domestic and international travels by HSBC Premier Credit Card.