



Notification of Adjustment to HSBC Traveller's Card Mileage Redemption Ratio

Announced date: 30 Jan 2026

Dear Cardholder,

Thank you for your continued support of HSBC Credit Cards. We would like to inform you that HSBC Bank's current Travel Rewards Program will expire on March 31, 2026, and the new Travel Rewards Program will take effect on April 1, 2026. To ensure you are well informed, we hereby provide advance notice that the mileage redemption ratios for HSBC Traveller's Card, including Traveller's Infinite Card, TravelOne Signature Credit Card and TravelOne Credit Card will be adjusted effective April 1, 2026. Please refer to the comparison table below for details of the adjustments. Apart from the changes stated above, all other partner reward programs will remain unchanged.

For detailed information on mileage redemption under the Travel Rewards Program, please visit our official website:

<https://shop.hsbc.com.tw/installments/creditcard/rewards/fly.html>

Partner Reward Programs	Airlines	Original Redemption Ratio 2025.07.01 -2026.03.31	New Redemption Ratio Effective April 1, 2026
 CHINA AIRLINES	China Airlines Mandarin Airlines	2 Travel Point = 1 Dynasty Flyer Program mile	<u>1 Travel Point</u> = 1 Dynasty Flyer Program mile

HSBC Bank (Taiwan) Limited

Please manage your finances carefully and value your credit

Interest on revolving credit and cash advance 5.68% to 15.00%. Service Charges for cash advance NTD100 + the amount of cash advance * 3.5%. Base date of interest on revolving credit: September 1, 2015. For additional fees, please refer to our official website for details.