HSBC	HSBC Black Black	HSBC Max Rewards   Credt #)	HSBC Cathe Cost (0)	HSBC Cathland Catl (1))			
Credit Cards	Black	Max Rewards	Cash+	Cashback			
Eligibility Criteria (per month)	AED 50,000 or Premier Account	AED 10,000	AED 30,000	AED 5,000			
Welcome Offer	Get up to AED 800 cashback. AED 600 cashback for 1st primary card on spend of AED 6,000 within 60 days, AED 100 cashback on first mobile wallet transaction and AED 100 cashback when you apply for your first supplementary card and use it for one transaction						
APR on purchases/ Cash Withdrawal	44.28%						
Annual fee (exclusive VAT of 5% and Annual fee waiver)	AED 1,500	First Year Free and fee waiver for 2 <sup>nd</sup> year, subject to meeting minimum spends in a year					
		Minimum spend: 12K Annual fee: 600	Minimum spend: 24K Annual fee: 1,000	Minimum spend: 12K Annual fee: 299			
Key benefits							
HSBC ENTERTAINER app	Including 'Fine Dining' and 'Cheers'	Get access to over 10,000 'buy 1 - get 1 free' offers, whether it's a lavish brunch, food delivery, a calming spa day, a getaway or anything in between, with complimentary HSBC ENTERTAINER app					
HSBC ENTERTAINER soleil membership	5% off on soleil annual membership fee	Complimentary access <sup>1</sup>	5% off on soleil annual membership fee				
Complimentary Golf	2 rounds across DXB and AUH <sup>2</sup>						
Careem rides	20% discount on three rides monthly. Promo code Mastercard	_					
Careem Airport rides	6 complimentary airport rides a year from Careem, saving up to AED 110 on each <sup>3</sup>		-				
Careem Offer	Get a complimentary 12-month Careem+ subscription <sup>4</sup>						
Amazon Offer	Enjoy 15% off 1 purchase, up to AED 75, every month						
Samsung Offer	Save up to 30% on online Samsung purchases⁵		-				
Carrefour Offer	Get AED 60 off when you spend over AED 300 <sup>6</sup>		-				

<sup>1</sup>This is available only for Primary cardholders and subject to meeting minimum spends of AED 6,000 per cycle. <sup>2</sup>Subject to meeting minimum spends of AED 5,000 per cycle. <sup>3</sup>Apply promo Code: MAUAE6. <sup>4</sup>Simply add and use your HSBC credit card on the Careem app by 15 December 2024. <sup>5</sup>Use the link from PWS. <sup>6</sup>Apply promo code MA60 for Black Card.

HSBC	Bluck Buck	Max Revende   Crisit III)	HSBC Cache Carde (d)	HSBC Contract (1))			
Credit Cards	Black	Max Rewards	Cash+	Cashback			
Key benefits							
Loyalty points	Air Miles		Cashback				
Key benefits	<ul> <li>On every 1 AED, get:</li> <li>2.5 Air Miles on travel</li> <li>1.5 Air Miles on Online/FX</li> <li>1 Air Mile on other spends</li> <li>150,000 sign-up Air Miles for the 1<sup>st</sup> year</li> <li>75,000 anniversary Air Miles from second year onwards</li> </ul>	<ul> <li>1 Air Mile for every AED 1</li> <li>For spends above AED 3,000, earn Double Air Miles on:</li> <li>Dining Above AED 6,000</li> <li>Entertainment</li> <li>Fitness &amp; sports Above AED 9,000</li> <li>Travel</li> <li>FX spends</li> <li>Lifestyle shopping</li> <li>Complimentary access to the finest gyms, pools and beach clubs with HSBC ENTERTAINER soleil on HSBC ENTERTAINER app<sup>7</sup></li> </ul>	<ul> <li>1% automatic daily cashback, no minimum spend and no earning caps</li> <li>10% bonus on 1% cashback on meeting minimum spends:</li> <li>AED 5,000 per month</li> <li>AED 25,000 a quarter</li> <li>AED 125,000 annually</li> </ul>	<ul> <li>5% cashback on fuel (up to AED 200 per month)<sup>8</sup></li> <li>2% cashback at supermarkets (up to AED 200 per month)<sup>8</sup></li> <li>2% cashback on education (up to AED 200 per month)<sup>8</sup></li> <li>0.5% cashback (No Cap) on all other spends, with no minimum spend</li> <li>Automatic monthly cashback credit</li> </ul>			
Airport lounge access Benefits for Primary and Supplementary cardholders	Unlimited access to 1,200 airport lounges worldwide for cardholders and a guest	12 complimentary visits per year to 1000+ airport lounges worldwide	Unlimited access to 1000+ airport lounges worldwide for cardholders and a guest	12 complimentary visits per year to 1000+ airport lounges worldwide			
Buy 1 Get 1 Cinema offer every month	<ul><li>✓ 4 at VOX</li><li>✓ 4 at REEL</li><li>✓ 4 at Roxy</li></ul>	<ul> <li>2 at VOX<sup>9</sup></li> <li>2 at REEL<sup>9</sup></li> <li>2 at Roxy</li> </ul>	<ul><li>✓ 4 at VOX</li><li>✓ 2 at REEL</li><li>✓ 2 at Roxy</li></ul>	<ul><li>✓ 2 at VOX</li><li>✓ 2 at Roxy</li></ul>			
Travel Insurance	Insurance offered by Mastercard <sup>10</sup> Insurance offered by Visa						
Concierge Service	Yes						
<ul> <li>Flexi Instalment Plan</li> <li>Cash Instalment Plan</li> <li>Balance Transfer</li> </ul>	<b>BT: Zero</b> Interest rate, <b>Zero</b> Processing fee and <b>Zero</b> early settlement for balance transfer for 3 months. <b>CIP:</b> Get cash of up to 80% of card limit <b>FIP:</b> 0% installment on over 100 merchants.						
Other benefits	12% off on booking made on Cleartrip		-				

<sup>7</sup>Subject to meeting minimum spends of AED 6,000 per cycle. <sup>8</sup>Subject to meeting minimum spends of AED 3,000 per cycle. <sup>9</sup>Subject to meeting minimum spends of AED 6,000 per cycle. <sup>10</sup>Subject to condition purchases are made from the eligible HSBC credit card.