

CREDIT CARDS



Highlights of Charges
and Terms and Conditions

This leaflet is intended as a quick consumer guide only. For full details, please read the Terms and Conditions of HSBC's Visa/MasterCard Cardholder Agreement which should prevail at all times. Please note that fees and charges are in the currency of the account unless otherwise stated.

Important: You are liable for all card transactions (whether or not authorised by you) entered into before we receive notice of loss, theft or disclosure. This includes fraudulent transactions on the card account resulting from your disclosure of your card particulars, whether deliberately or inadvertently, on the Internet or through any other media.

1 Repayment grace period

20 days from statement date.

2 Finance charges

Effective interest rate: 24% per annum (minimum)

Minimum charge: \$2.50

If you do not pay the full outstanding balance shown on a statement by the due date, you must pay a finance charge (at rates to be determined by us) calculated on a daily basis on:

- the current balance specified in the statement from the statement date until the day before the date we receive payment of the current balance (whether in entirety or partly);
- the current balance specified in the statement less any partial payment, from the date of such partial payment to the next statement date or the date we receive full payment of the current balance, whichever is the earlier; and
- the amount of each cash and purchase card transaction debited to the card account after the statement date, from the date each such card transaction was effected until the next statement date or the date we receive full payment of the current balance, whichever is the earlier.

Payments that we receive from you from time to time in payment of any part of the full outstanding balance will be deducted for the purpose of calculating such charges.

3 Late payment charge

If your payment has not been received by the due date, a monthly late payment fee of \$40 will be charged to your card account.

4 Minimum payment amounts

Classic and Gold Visa/MasterCard: 3% of the outstanding balance or \$50, whichever is greater.

For accounts that are over limit: 3% of the credit limit plus the excess over the credit limit.

5 Foreign currency transactions

If the card transactions are denominated in a currency other than the currency of the card account, the Bank shall be entitled to convert the currency of the card transaction into the currency of the card account at the wholesale foreign exchange rates that are determined daily by the Visa/MasterCard card associations. In addition, the Bank charges an administrative fee for this transaction at a rate of up to 1.5%.

6 Cash advance charges and limits

- Fee per transaction: 5% of amount withdrawn or \$15, whichever is greater.

PLUS

- Interest charges will be levied at 2% per month on the amount withdrawn from the date of transaction until the date payment is made in full or the next statement date, whichever is earlier.

Effective interest rate : 24% per annum (minimum)
Minimum charge : \$2.50

Balance Transfer computation: Interest would immediately accrue at the point of transfer of the outstanding credit card balance/credit card balance from one bank to another.

The amount of cash you may obtain from your card account shall be subject to a limit imposed by the Bank in relation to the status of your card account. The limit on your cash advance withdrawals will be reviewed and revised by the Bank from time to time without prior notice to you.

7 Cash withdrawal charges and limits linked to your HSBC bank account

- Your retail account, which was debited, will be subject to a fee of \$8 for each cash withdrawal made with your HSBC credit card at any Visa/Plus ATM Network and MasterCard/Cirrus ATM Network except the shared atm[®] network in Singapore with HSBC, ABN AMRO, Citibank, Maybank and Standard Chartered Bank.

- Cash withdrawal up to S\$1,000 per transaction, and up to S\$6,000 per card per day applies.

8 Mileage annual fee for Singapore Airlines Krisflyer and Asia Miles™

S\$40* per annum for both programmes.

9 Annual fees

Each	Classic*		Gold*	
	SGD Card	USD Card	SGD Card	USD Card
Principal Card	S\$36*	US\$15*	S\$125*	US\$65*
Supplementary Card	Free for life	US\$10*	Free for life	US\$40*

10 Retrieval fees

Request for copies of sales drafts and statements are subject to the following charges:

	Charge per copy
Sales Draft - Current to three months old	\$5*
- Above three months old	\$10*
Statement - Current to two months old	Free
- Three to 12 months old	\$5*
- Above 12 months old	\$10*

11 Service charges for insufficient funds

Returned Cheque	\$25
Rejected Direct Debit Authorisation	\$25

12 Replacement of your card

Damaged/faulty card	Free
Lost/stolen card	\$20*

*Subject to prevailing GST