



Highlights of Charges and Terms and Conditions



Call our 24-hour HSBC Platinum Hotline on 1800-227 6868
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Highlights of Charges and Terms and Conditions

This highlight is intended as a quick consumer guide only. It contains an outline of the principal Terms and Conditions governing the Cardholder's Agreement. For full details, please read the Terms and Conditions of the HSBC VISA Platinum card Cardholder's Agreement, which should prevail at all times. For a copy of the Consumer Guide on credit cards by the Association of Banks in Singapore, please visit any of our branches or www.abs.org.sg. For clarification, you may call our HSBC Platinum Hotline on 1800-227 6868.

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:	S\$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 S\$50 will be charged to your card account.

4. Minimum payment amount

Account within limit:	3% of the outstanding balance or S\$50, whichever is greater
Account over limit:	3% of the credit limit plus the excess over the credit limit

5. Foreign currency transaction

Where applicable, card transactions in US dollars shall be converted to the currency of the card account. For card transactions denominated in a foreign currency other than US dollars, the Bank shall be entitled to convert the currency of the card transaction into US dollars before converting to the currency of the card account. All conversions shall be based on the wholesale foreign exchange rate determined by the Visa/MasterCard card associations on the day the bank receives the transaction, also known as the transaction posting date. We may agree with Visa and MasterCard to settle with them in the currency of the card account at a time and rate set by them. The Bank also charges an administrative fee for such card transactions at a rate of up to 1.5% of the transaction amount plus any other fees levied by the respective card associations. All transactions are listed in your monthly statements in the currency of the transaction and the currency of the card account.

6. Cash advance charges and limit

Cash advance fee per transaction is charged at 5% of amount withdrawn or S\$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 the earlier.

Effective interest rate:	24% per annum (minimum)
Minimum charge:	S\$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. Overlimit fee

- If the current balance on your card account exceeds your credit limit, an overlimit fee of S\$40 will be charged to your card account.

8. Cash withdrawal charges and limits linked to your HSBC bank account

- Your retail account, which was debited, will be subjected to a fee of S\$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, ANZ, Citibank, Maybank and Standard Chartered Bank.
- Cash withdrawal up to S\$1,000 per transaction, and up to S\$2,000 per card per day applies.

9. Annual fee and Rewards points required for waiver

	Annual Fee	Rewards points required
Principal Card	S\$180 p.a.**	Not required
Supplementary Card	Free for life	Not required

* To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$12,500 must be made on the Platinum card account. Balance transfers, tax payments, annual fees, bank charges and unposted, cancelled or refunded transactions are excluded from the calculation of this spend requirement.

10. Mileage annual fee for Asia Miles™ and Singapore Airlines KrisFlyer

S\$40¹ per annum for both programmes.

11. Retrieval fees

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

	Charge per copy
Sales Draft - Current to three months old - Above three months old	S\$5.00 ¹ S\$10.00 ¹
Statement - Current to two months old - Three to 12 months old - Above 12 months old	Free S\$5.00 ¹ S\$10.00 ¹

12. Service charges for insufficient funds

Returned cheque	S\$30.00
Rejected Direct Debit Authorisation	S\$30.00

13. Card replacement charges

Damaged/faulty card	Free
Lost/stolen card	S\$20.00 ¹

Subject to prevailing GST