

HSBC  PREMIER

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The world's local bank

Premier MasterCard®

Highlights of Charges and
Terms and Conditions

Issued by The Hongkong and Shanghai Banking Corporation Limited,
which is incorporated in the Hong Kong SAR with limited liability.

Printed on environmentally friendly paper.



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 the HSBC Premier Mastercard® Cardholder's 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 the 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 its 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 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 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 charges

If your payment has not been received by the due date, a monthly late payment fee of \$50 will be charged to your card account.

4.

Minimum payment amount

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

5.

Foreign currency transaction

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 these transactions at a rate of up to 1.5% of the transaction amount plus any other fees levied by the respective card associations.

6.

Cash advance charges

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

Cash advance withdrawal is up to your available limit or S\$10,000, whichever is lower, per card per day at any HSBC ATM and up to your available limit at any HSBC branch in Singapore, and at participating banks and financial institutions displaying the MasterCard logos worldwide.

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 \$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 subject to a fee of S\$8 for each cash withdrawal made with your HSBC Premier MasterCard credit card at any MasterCard/Cirrus ATM Network except the shared atm5 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\$10,000 per card per day applies.

9.

Retrieval Fee

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

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

* Subject to prevailing GST

10.

Service charge for insufficient funds

Returned Cheque	\$30
Rejected Direct Debit Authorisation	\$30