

Highlights of Charges			
Interest-free period	20 days from statement date if bills are paid in full, balances are interest-free only if effective interest rate is zero		
Interest on purchases (where applicable)	25.9% p.a. compounded daily from date of transaction till due date (if bills are not paid in full by due date)		
Interest on cash advances	28% p.a. compounded daily from date of transaction till payment date		
Minimum monthly payment	3% of the outstanding balance or S\$50, whichever is greater		
Late payment charges	A monthly late payment fee of S\$55 will be charged to your card account if minimum monthly payment is not received by the due date		
Annual membership fee	Primary Card Annual Fee	Primary Card Annual Fee (inclusive of GST)	Supplementary Card Annual Fee
	S\$180*	S\$192.60*	Free for life
Advance Visa Credit Card	Free for life for Advance banking customers		Free for life
Cash advance fee	6% of amount withdrawn or S\$15, whichever is greater		
Fees for foreign currency transactions	Up to 2.8% of the transaction amount		
Dynamic currency conversion fee	1% of converted transaction amount		
Payment hierarchy	If the bill is not paid in full by due date, payment is first applied to the balance that attracts the highest interest rate and then to the next highest interest bearing balance, and so on.		
Lost/stolen card liability	S\$100 (For full details, please visit www.hsbc.com.sg/cardholdersagreement)		

* To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$12,500 must be made on the 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.

There may be circumstances in which you have to pay other fees. For full details, visit www.hsbc.com.sg/highlightsofcharges.

Call **1800-227 8886**

Click www.hsbc.com.sg/advancecard

Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K).

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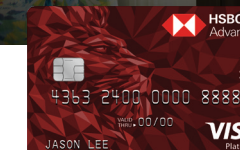


HSBC Bank (Singapore) Limited

Service Delivery – Card Services (Application Processing)
Robinson Road P.O.Box 896
Singapore 901746



THE RIGHT
CONNECTIONS
CAN BE REWARDING



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