

## 11. Lost/stolen card liability

S\$100 (For full details, please visit [www.hsbc.com.sg/cardholdersagreement](http://www.hsbc.com.sg/cardholdersagreement)).

## 12. 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.

## 13. 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 atm5 network in Singapore with HSBC, Australia and New Zealand Banking Group Limited, Singapore Branch, Bank of China Limited, Singapore Branch, Citibank Singapore Limited, Malayan Banking Berhad, State Bank of India and Standard Chartered Bank (Singapore) Limited.
- Cash withdrawal up to S\$1,000 per transaction, and up to S\$2,000 per card per day applies.

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

SGD Denominated Accounts	S\$42.80 (inclusive of GST)
USD Denominated Accounts	US\$24

## 15. 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	\$5.35 (inclusive of GST) \$10.70 (inclusive of GST)
Statement - Current to two months old - Three to 12 months old - Above 12 months old	Free \$5.35 (inclusive of GST) \$10.70 (inclusive of GST)

## 16. Service charges for insufficient funds

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

## 17. Card replacement charges

Damaged/faulty card	Free
Lost/stolen card	\$20.00 (Free for Premier MasterCard credit card)

All amounts stated are in the currency of the account, unless otherwise indicated.

# Highlights of Charges and Terms and Conditions

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## Note:

With effect from 1 November 2018: The foreign currency transaction fee will be revised from 1.5% to 1.8% of the transaction amount (Note that all transactions in foreign currency are also subject to an additional charge of up to 1% imposed by the Visa/MasterCard card associations).

This highlight is intended as a quick consumer guide only. It contains an outline of the principal Terms & Conditions governing the Cardholder's Agreement. For full details, please read the HSBC Credit Card Cardholder's Agreement, which shall prevail at all times. For a copy of the Consumer Guide for credit cards by the Association of Banks in Singapore, please visit [www.abs.org.sg](http://www.abs.org.sg).

**Important:** You are liable for all card transactions (whether or not authorised by you) entered into before we receive notice of loss, theft, disclosure or misuse. 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. 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.

## 2. Interest on purchases (where applicable)

Effective interest rate:	25.9% per annum (minimum)
Minimum charge:	\$2.50

If you do not pay the full outstanding balance shown on a statement by the payment due date, you must pay a finance charge chargeable on a daily basis (effective interest rate 25.9% per annum subject to compounding if the charges are not repaid in full), subject to a minimum charge of \$2.50 on:

- the amount of each transaction made from the date of transaction until receipt of full payment.
- the current balance specified in the statement less any partial payment, from the date of such partial payment to the date we receive full payment of the current balance. The rate and minimum charge payable may change from time to time. No finance charges will be levied if payment is received in full by the payment due date, and there is no balance carried forward from the previous statement, including, for the avoidance of doubt, no billed finance charge in the previous statement.

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 finance charges.

## 3. Minimum monthly payment

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

## 4. Late payment charges

If your payment has not been received by the payment due date, a monthly late payment fee of \$55 will be charged to your card account.

## 5. Annual credit card membership fee

	Primary Card Annual Fee (inclusive of GST)	Supplementary Card Annual Fee (inclusive of GST)
Premier MasterCard	Free for life	Free for life
Advance Visa	S\$192.60 p.a.*	Free for life
Visa Platinum	S\$192.60 p.a.*	Free for life
Revolution	S\$160.50 p.a.*	Free for life
Classic SGD	S\$38.52*	Free for life
Classic USD	US\$16.05	US\$10.70*
Gold SGD	S\$133.75*	Free for life
Gold USD	US\$69.55	US\$42.80

\* 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.

† Free for life for HSBC Advance Banking Customers

## 6. Cash advance fee

Cash advance fee per transaction is charged at 6% of amount withdrawn, or \$15, whichever is greater. The amount of cash advance 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. Interest on cash advances and balance transfers

Interest charges will be levied at 28% per annum 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:	28% 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.

## 8. Foreign currency transactions

Card transactions in US dollars (whether made overseas or online) shall be converted to the currency of your card account (not applicable for USD card).

Card transactions in a foreign currency other than US dollars (whether made overseas or online) shall be converted into US dollars before being converted into the currency of your card account. All conversions shall be based on the wholesale foreign exchange rate determined by Visa, MasterCard or other relevant card scheme associations on the day which a transaction is received by us. We may agree with Visa, MasterCard or such other relevant card scheme association (as the case may be) to settle with them in the currency of the card account at a time and rate set by them. We charge an administrative fee for such card transactions at a rate of up to 1.5% of the transaction amount (or at such other rate as we may specify from time to time). With effect from 1 November 2018, the foreign currency transaction fee will be revised from 1.5% to 1.8% of the transaction amount.

All foreign currency and overseas transactions will also be subject to an additional charge of up to 1% imposed by Visa, MasterCard or such other relevant card scheme association (as the case may be). All transactions are listed in your monthly statements in the currency of the transaction and the currency of the card account.

## 9. Dynamic Currency Conversion

Dynamic currency conversion (DCC) is a service offered at selected ATMs located overseas and used by selected merchants and service providers (whether located overseas or online). DCC converts a foreign currency transaction into the currency of a card account at the point of sale.

Foreign currency transactions - If your foreign currency card transaction is converted to the currency of the card account via DCC, you acknowledge and agree that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be.

Transactions in the currency of your card account - If you enter into a transaction in the currency of your card account with a merchant (including online merchants) that routes its payment processing outside Singapore (and in the case of US dollar cards, outside the United States and Singapore), you acknowledge and agree that: (i) this will be treated as a foreign currency transaction by Visa, MasterCard or such other relevant card scheme association (as the case may be); and (ii) that the process of converting the foreign currency transaction to the currency of your card account and the exchange rates applied will be determined by the merchant.

All Dynamic Card Currency transactions described in above will be subject to an additional charge of 1% of the transaction amount, which is imposed by Visa, MasterCard or such other relevant card association (as the case may be).

## 10. Payment hierarchy

Without prejudice to the other terms and conditions in the HSBC Credit Card Cardholder's Agreement and our reasonable right of appropriation, payments to the card account may be applied in the following order of priority, namely, finance charges and transaction charges, late payment fees, annual card membership fees, cash advances, outstanding balances not under promotional interest rates and balance transfer amounts on your card. Payment for balance transfer amounts will be applied first to balances with the highest promotional interest rate.