

## HSBC Low Rate Credit Card Schedule

HSBC Bank Australia Limited ABN 48 006 434 162, Australian Credit Licence 232595

This Schedule does not contain all the information we have to give you before you decide to accept our offer to give you a credit card. The information and documents contained in the e-mail we sent you attaching this document contains the other important information we must give you before you enter this agreement. You must read all of these together.

Financial Table			
We can change any information in this Financial Table, including adding a new fee type or reducing your Credit Limit, without your permission after the Disclosure Date. We'll always act reasonably when doing this. Please see the Personal Banking Booklet and Credit Card Terms for changes we can make and how and when we will tell you.			
<b>Disclosure Date</b>	The Disclosure Date is the date of the e-mail we sent you attaching this document.		
<b>Credit Limit</b>	The credit limit is set out in the e-mail we sent you attaching this document.		
Fees and Charges			
<b>Annual percentage rate (APR)</b>	<b>Purchases</b>	<b>Cash advances</b>	<b>Special promotion amount</b>
	<b>12.99% p.a.</b> calculated at the end of day on the daily purchase balance, and charged monthly at the end of each statement period if you didn't pay us all you owe (less any special promotion balance) of your last statement. Otherwise <b>0% p.a.</b> during an interest free period.	<b>25.99% p.a.</b> calculated at the end of day on the daily cash advance balance and charged monthly at the end of each statement period.	The special promotion rate calculated at the end of the day on the special promotion balance and charged monthly at the end of each statement period during the special promotion period. The <b>cash advance rate</b> will apply on the day after the last day of the special promotion period, and the unpaid balance of the special promotion will form part of the cash advance balance.
<b>Maximum interest free period</b>	Up to <b>55 days</b> for purchases.	N/A	As stated in the special promotion
<b>Minimum repayments</b>	<p>After each statement period, you must pay us the minimum payment shown in your statement, which will be the higher of:</p> <p>A. 3% of all you owe (rounded down to the nearest dollar); and</p> <p>B. \$30.</p> <p>For example, if all you owe on the statement date is \$1,000 including interest and costs, (A) would be <math>0.03 \times \\$1,000 = \\$30</math> which will give the highest amount and so is the minimum payment due.</p> <p>However, if you owe less than \$30 on the monthly statement, you must pay the full amount you owe. For example, if you owe \$18 that will be the minimum payment due for that month.</p> <p>Unless your special promotion has a 'deferred period' in it, the special promotion is included in all you owe, which the minimum payment is calculated on.</p> <p>You must also pay immediately any outstanding amounts and any balance that exceeds your credit limit.</p>		

## Financial Table

Credit card fees and costs	Description	When we'll charge it	Fee or charge
	<b>Annual fee</b>	On the date of your first transaction, and then on each 12 month anniversary of that date.	\$99 per year
	<b>Balance transfer fee</b>	When you transfer a balance from another card.	As per your special promotion terms and is currently unascertainable
	<b>Overlimit arrangement fee</b>	Each time you go over your agreed credit limit.	\$30 per over limit
	<b>Late payment fee</b>	When you don't pay the total due by the due date.	\$30 per late payment
	<b>Overseas transaction fee</b>	Each time you make a transaction in a foreign currency in Australia or any currency outside Australia or you make a transaction on your own account in any currency (including AUD) that is processed or billed by either the merchant or its financial institution or payment processor outside of Australia.  Note: Sometimes a merchant or its financial institution or payment processor is located outside Australia and converts transactions into local currency. We don't control this, so you should check with them directly before making the purchase or using an ATM.	Nil
	<b>Additional statement fee</b>	When you request a statement or copy of a statement in addition to the regular statement we give you under your card terms.	\$8 per additional statement
	<b>Cash advance usage fee</b>	When you request a cash advance	The higher of \$4 or 3% of the cash advance amount
	<b>HSBC payment fee</b> (via PostBillpay)	If you make a payment towards your card account at Australia Post.	\$2.95 per payment
	<b>Return fee</b>	If payments to your account are rejected.	\$5 per return
	<b>Cheque dishonour fee</b>	When you make a cheque payment to us using Post Billpay and it's dishonoured.	\$27.50
	<b>Other</b>	Government taxes, default fees and reasonable enforcement fees may become payable. Please see the Personal Banking Booklet for these fees.	Unascertainable

## Other relevant information

<b>Transaction Limits (temporary limits may also apply)</b>	<b>Cash withdrawals</b>	<b>Purchases</b>	
	\$1,000 daily ATM limit per account.	You can only spend up to your available credit limit.	
<b>Credit Balance</b>	You can only make a purchase up to your credit limit, even if you've paid us more than all you owe and your card account has a credit balance. If you've paid us more than all you owe, contact us immediately so we can process a refund.		
<b>When are foreign currency cash withdrawals and transactions converted to Australian Dollars?</b>	<b>Type of Card</b>	<b>Date of conversion</b>	<b>Applicable Exchange Rate</b>
	Visa	The date it's processed by Visa.	Set by Visa.
<b>Commission</b>	We don't receive commission in connection with your card account. We may pay a small referral commission to a referrer or referral website for, or in connection with your introduction. The amount is unascertainable.		