

Personal Financial Charges for HSBC Credit Cards

effective 14 July 2009



The world's local bank

HSBC CREDIT CARDS

General charges

- ▶ Annual charges
 - HSBC Credit Card \$49.00
 - HSBC Classic Credit Card \$59.00
 - HSBC Gold Credit Card \$89.00
 - HSBC Platinum Credit Card \$129.00
- ▶ Overlimit Arrangement Fee – payable when your informal request for a credit limit increase is agreed \$30.00
- ▶ Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid \$30.00
- ▶ Card replacement charge – not charged on first lost/stolen replacement each 12 months \$20.00
- ▶ Urgent card replacement charge based on destination – per request \$50–\$200

International charges

- ▶ Overseas card replacement charge based on destination – per request \$50–\$200
- ▶ Overseas transaction charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia 2.0% of the total value amount of each such transaction

Other charges

- | | |
|--|---|
| ▶ Additional statement charge – per statement | \$8.00 |
| ▶ Sales voucher retrieval charge – per request | \$10.00 |
| ▶ Disputed item charge – per disputed item not resolved in your favour | \$10.00 |
| ▶ Return Fee – per return | \$15.00 |
| ▶ Reinstatement charge – per reinstatement | \$25.00 |
| ▶ Foreign currency conversion charge for payments made in foreign currencies | 1.5% of the Australian dollar amount of each payment |
| ▶ ATM Operator Fee | Unascertainable, at cost.
NOTE: This fee will be disclosed at the time of the transaction with an option to discontinue the transaction without charge.# |
| ▶ Cash advance usage charge | The higher of \$2.50 or 2.0% of the total transaction amount (including any fees and charges imposed by us or a third party to effect the transaction.)† |
| ▶ HSBC Payment Fee (via PostBillpay) - Payable to HSBC when you make a payment at Australia Post | \$1.95 |

HSBC AMERICAN EXPRESS CREDIT CARDS

Annual fees

▶ Standard card	\$25.00*
▶ Gold card	\$70.00*
▶ Late payment fee	\$30.00
▶ Dishonour fee – per dishonour or debit rejection	\$30.00
▶ Currency conversion fee [^]	2.5%

General fees

▶ Additional cardholder fee – per card	\$20.00
▶ Record of charge fee	
– in Australia	\$7.00
– all others	\$10.00
▶ Additional statement fee	\$10.00
▶ Cash advance fee	the higher of \$2.50 or 2% of the total cash advance amount
▶ Over limit fee	\$30.00
▶ Over the counter repayment fee	\$2.00

Rewards fees

▶ <i>Choices</i>	\$40.00
▶ <i>Ascent</i>	\$80.00

* Waived for first year, waived in subsequent years if annual spend of \$5,000 p.a. or more on standard card and \$9,500 p.a. on gold card.

[^] Fee applies to cash advances and purchase transactions made in currencies other than Australian dollars. Credit card fees and charges are levied and collected by American Express Australia Limited ABN 92 108 952 085 as issuer of HSBC's American Express Credit Card.

[#] At the time you conduct a cash withdrawal at any ATM's other than those owned or operated by HSBC or Westpac.

[†] At the time you conduct a cash advance.