

Personal Financial Charges for HSBC Credit Cards

effective 15 August 2011

HSBC CREDIT CARDS

General charges

- ▶ Annual charges
 - HSBC Credit Card Nil
 - HSBC Classic Credit Card \$59.00
 - HSBC Platinum Credit Card with Rewards \$129.00
 - HSBC Platinum Qantas Credit Card \$199.00
 - HSBC Premier with Rewards Nil
 - HSBC Premier with HSBC Qantas Rewards \$99
- ▶ 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

International charges

- ▶ 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
- ▶ HSBC Credit Card, Classic, Platinum, Platinum Qantas Credit Card 3.0% of the total value amount of each such transaction
- ▶ HSBC Premier and Premier with HSBC Qantas Rewards 2.0% of the total value amount of each such transaction

Other charges

- ▶ Additional statement charge – per statement \$8.00
- ▶ Return Fee – per return \$15.00
- ▶ 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 \$4 or 3.0% 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) - Charged by HSBC when you make a payment at Australia Post (Excluding HSBC Premier Card holders) \$2.95

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.

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