



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

LOW RATE CREDIT CARD SCHEDULE – UP TO 55 DAYS INTEREST FREE

This document does not contain all of the required precontractual information. Please refer to the e-mail which forms part of the precontractual statement and contract between *you* and *us*.

FINANCIAL INFORMATION TABLE

Annual percentage rate	The <i>annual percentage rates</i>, which are determined by us from time to time in respect of each unpaid balance are currently as follows: <table><tr><th><i>Unpaid balance</i></th><th><i>Annual percentage rate:</i></th></tr><tr><td>Purchases</td><td>12.99%</td></tr><tr><td>Cash Advances</td><td>25.99%</td></tr></table> During a <i>special promotion period</i>, any amounts which constitute a <i>special promotion</i> are not included in the <i>unpaid balance</i>. At the end of any <i>special promotion period</i>, any outstanding amounts from balance transfers, cash transfers or merchant point of sale interest free promotions will form part of the unpaid balance and accrue interest at the <i>cash advance annual percentage rate</i>.		<i>Unpaid balance</i>	<i>Annual percentage rate:</i>	Purchases	12.99%	Cash Advances	25.99%
<i>Unpaid balance</i>	<i>Annual percentage rate:</i>							
Purchases	12.99%							
Cash Advances	25.99%							
Maximum duration of any interest free period	There is an interest free period on your <i>account</i> of up to 55 days on <i>purchases</i> .							
Minimum repayments	You must pay the minimum repayment shown on each statement on or before the <i>due date</i>. The minimum repayment is the greater of: • 3% of the <i>closing balance</i> rounded down to the nearest dollar; or • \$30.00 However, if the minimum repayment would otherwise be greater than the <i>closing balance</i>, the minimum repayment is the <i>closing balance</i>. In addition, you must pay any amount in excess of the <i>credit limit</i> and any amount shown on the statement as overdue. These amounts are due and payable immediately.							
Credit fees and charges	Unless stated otherwise, the following charges are payable on provision of the service and are debited to your <i>account</i> at that time. Annual charge – this will be debited on the first statement after a user first conducts a <i>transaction</i> on their <i>account</i> and then on each 12 month anniversary of either the <i>transaction</i> date, the <i>account</i> opening date or the period specified in any promotional terms and conditions. Balance Transfer charge – payable when you transfer a balance from another <i>card</i> in accordance with the advertised balance transfer offer. Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> increase is agreed. Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid.	\$99 A percentage of the total balance transferred as described in the balance transfer offer advertised at the time you applied for your <i>card</i>. \$30 \$30						

Continued overleaf

Credit fees and charges (continued)	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 Australian dollars) that is processed/billed by either the merchant or its financial institution/payment processor outside of Australia. Note: Sometimes it may not be clear that the merchant or its financial institution/payment processor is located outside of Australia. HSBC has no influence over whether the merchant or ATM operator chooses to convert a transaction into local currency. You should check this with the merchant or ATM operator. Additional statement charge – per statement (payable when <i>you</i> request a statement or copy of a statement in addition to the regular statement we give <i>you</i> under HSBC's Credit Card Conditions of Use) Cash advance usage charge – per activity HSBC Payment Fee (via PostBillpay) – Payable to HSBC when you make a payment at Australia Post Return Fee – per return - payable when payments to <i>your account</i> are returned.	\$0 \$8 The higher of \$4 or 3% of the total cash advance amount (including any fees and charges imposed by us or a third party to effect the transaction) \$2.95 \$5
Changes we can make without your consent Transaction Limits Credit Balance	Under this contract, any of the information which is stated above may be changed without your consent except that we cannot increase the <i>credit limit</i> unless it is at your request or with your written consent. <i>You</i> will be notified of the change or a new fee or charge as set out in the Conditions of Use. Cash at ATMs – The daily <i>ATM</i> limit is \$1,000 per account. Purchases – For purchases where your <i>account</i> does not have a credit balance and for <i>cash advances</i>, the maximum amount <i>you</i> can withdraw at any time is the amount of the available funds in your <i>account</i>, which cannot exceed the <i>credit limit</i>. If your <i>account</i> has a credit balance you may access the total available funds in your <i>account</i>, but the maximum amount <i>you</i> can access for a single purchase transaction is your <i>credit limit</i>. To access the credit balance you will need to effect a further transaction. The cash amount outstanding at any time cannot exceed your <i>credit limit</i>.	
Commission	We will pay commissions, which are currently unascertainable, to any of the following website owners where your application to us was made via their web site: • Hive Empire Pty Ltd (ABN 18 118 785 121) trading as finder.com.au; • CANSTAR Pty Limited (ABN 21 053 646 165) trading as Canstar; • RateCity Pty Limited (ABN 12 122 743 542) trading as RateCity; • Mozo Pty Ltd (ABN 68 128 199 208) trading as Mozo; • AHL Investments Pty Ltd (ABN 27 105 265 861) trading as Credit Savvy Australia; • Credit World Pty Ltd (ACN 128 435 861) trading as Credit World; or • Boyd Creative Pty Ltd (ABN 28 158 551 743) trading as Credit Card Compare. We may also pay commissions to owners of similar websites from time to time where your application to us was made via that web site.	

Offer by HSBC Bank Australia Limited

We offer to provide you with a Credit Card account on the terms set out in this schedule and HSBC's "What you need to know about your HSBC Credit Card" booklet dated 1 July 2019. You will be taken to have accepted and agreed with the terms of this offer when you either sign, activate or first use your credit card or otherwise authorise the operation of your account.