



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

PLATINUM QANTAS 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 <i>unpaid balance</i> are currently as follows:							
	<table><tr><td>Unpaid balance</td><td>Annual percentage rate:</td></tr><tr><td>Purchases</td><td>19.99%</td></tr><tr><td>Cash Advances</td><td>21.99%</td></tr></table>		Unpaid balance	Annual percentage rate:	Purchases	19.99%	Cash Advances	21.99%
	Unpaid balance	Annual percentage rate:						
	Purchases	19.99%						
	Cash Advances	21.99%						
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> .								
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:							
	<ul style="list-style-type: none">• 3% of the <i>closing balance</i> rounded down to the nearest dollar; or• \$20.00 <p>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.</p>							
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.							
	<p>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 date</i>, the <i>account</i> opening date or the period specified in any promotional terms and conditions.</p> <p>Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> increase is agreed.</p>	<p>\$0 in first year. \$79 thereafter.</p> <p>\$30</p>						

Continued overleaf

Credit fees and charges (continued)	Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid.	\$30
	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.	3% of the total value amount of each <i>transaction</i>
	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)	\$8
	Cash advance usage charge – per activity	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)
	HSBC Payment Fee (via PostBillpay) – Payable to HSBC when you make a payment at Australia Post	\$2.95
	Return Fee – per return - payable when payments to <i>your account</i> are returned.	\$5
Changes we can make without your consent	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.	
Transaction Limits	<p>Cash at ATMs – The daily <i>ATM</i> limit is \$1,000 per account.</p> <p>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>.</p>	
Credit Balance	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> .	

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.