



Key facts about this credit card

Correct as at: 17 March 2021

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009 (Cth)*

Description of credit card

Product Name	HSBC Platinum Credit Card
Minimum Credit Limit	\$6,000
Minimum repayments	3% or \$20 whichever is higher
Interest on purchases	19.99% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	21.99% p.a.
Balance transfer interest rate	0% p.a. for 26 months. 1% BT fee.*
Annual fee	\$0 first year, \$129 thereafter
Late payment fee	\$30

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from **[hsbc.com.au/credit-cards-terms](https://www.hsbc.com.au/credit-cards-terms)**

For more information on choosing and using credit cards visit the ASIC consumer website **www.moneysmart.gov.au**

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting **[hsbc.com.au/credit-cards-terms](https://www.hsbc.com.au/credit-cards-terms)**

* Applies to balance transfers requested at card application. Rate then switches to variable cash advance rate.