IMPORTANT INFORMATION

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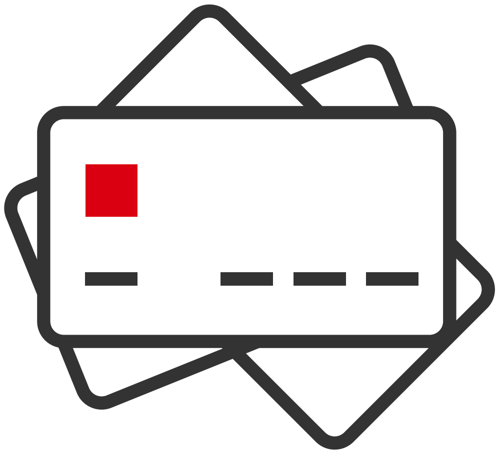
Credit cards



Key information

There's no immediate action required from you. However, there are some key dates you need to be aware of which are outlined below.

There are no changes to HSBC Australia issued Corporate Cards. These FAQs are relevant only for consumer credit cards.

12 August 2026 – Annual fee

No annual fee will be charged from 12 August 2026.

We'll refund any annual fees already charged to your account in the last year (from 13 August 2025) on a pro-rata basis.

The refunds will be processed by 12 October 2026, provided your account is still open at the time.

17 November 2026 – Final transaction date

You and any additional cardholders will not be able to make new transactions on your HSBC credit card account after this date.

18 November 2026 – Card cancellation

We'll automatically cancel any cards linked to your credit card account, including any digital cards in your Apple Pay or Google Pay wallets. Please make sure you and any additional cardholders destroy all physical cards after this date.

Back to top

From 18 November 2026, once your outstanding balance is $0 and there are no pending transactions, fees or charges on your account, we'll automatically close your account.

After 18 November 2026 – Repayments

You must continue to make your monthly repayment obligations until you have repaid all that you owe us. We will continue to charge you applicable fees (e.g. late payment fees, overlimit fees etc) and charges (e.g. interest) until your account is closed.

Using and repaying

What will happen to my credit card issued by HSBC Australia?

The last day you can perform transactions on your credit card account (e.g. purchases, cash advances or recurring payments) is 17 November 2026.

All domestic and international transactions will stop after this date including retail purchases (in store and online), cash advances, recurring payments (such as recurring gym membership payments), and BPAY.

Please make sure that you've updated any recurring payments linked to your HSBC Australia consumer credit cards before this date to avoid any service interruption.

On 18 November 2026, we'll automatically cancel any cards linked to your credit card account (including any cards issued to digital wallets like Apple Pay or Google Pay).

You can continue to access your credit card account via HSBC Australia Mobile Banking and HSBC Australia Online Banking, including your account statements.

Do I still make repayments?

You must continue to make your monthly repayment obligations until you have repaid all that you owe us. We will continue to charge you applicable fees (e.g. late payment fees, overlimit fees etc.) and charges (e.g. interest) until your account is closed.

How to close my credit card account?

From 18 November 2026, once your outstanding balance is $0 and there are no pending transactions, fees or charges on your account, we'll automatically close your account.

If you want to close your account before 18 November 2026, you can do so via online banking or the HSBC mobile app. To access via the app, log on, select your credit card account > 'Manage account' > 'Close credit card account'. Please ensure your balance is brought to $0 and there are no pending transactions or interest charges.

You can find out more information about closing your credit card here.

Back to top

Can I get my card reissued?

If your card has been lost or stolen, replacement cards will continue to be reissued until 17 November 2026. If you receive a replacement card from us after this date, please destroy it immediately.

Can I apply for a new card, add an additional cardholder or change my credit limit?

We've ceased accepting and processing any new credit card applications, additional cardholder requests, credit limit increase applications, balance transfer, cash transfer and product transfer requests.

You can continue to request a credit limit decrease.

What happens to my pending credit card application?

We've withdrawn pending credit card applications and will remove any credit bureau enquiries linked to that application. You don't need to do anything beyond allowing up to 30 days for the enquiries to be removed.

What will happen to my pending Balance Transfer, Credit Limit Increase, Product Transfer or additional cardholder applications?

We've withdrawn pending credit limit increase applications and will remove any credit bureau enquiries related to this application. Please allow up to 30 days for the enquiries to be removed.

All product transfer, balance transfer and additional cardholder requests received before 31 July 2026 will be processed in line with account terms and conditions and standard processing times.

What happens if I have a repayment arrangement in place?

There are no changes to existing repayment arrangements. If you're concerned about missing a repayment or making your repayments going forward, please get in touch right away. We can help you find a solution: Financial Hardship and Money Worries.

Can you cancel my recurring payments for me?

We can't cancel recurring payments for you. To avoid disruption to your services, please contact each service provider directly and update your payment details with them before 18 November 2026.

What if I find a transaction on my credit card account that I do not recognise or believe to be incorrect?

If you become aware of an incorrect, unauthorised or mistaken transaction on your account, you can contact us.

Back to top

Fees, charges & interest

Are there any changes to my Annual Fee?

No annual fee will be charged from 12 August 2026.

We'll refund any annual fees already charged to your account in the last year (from 13 August 2025) on a pro-rata basis.

The refunds will be processed by 12 October 2026, provided your account is still open at the time.

Are there any changes to my Annual Percentage Rates?

If your current annual percentage rate for purchases is higher than 12.99%, it will be reduced to 12.99% from 18 November 2026. The annual percentage rate that applies to cash advances or other promotional balances remains unchanged.

Rewards and benefits

What happens to my complimentary insurance?

Your Personal Cards Complimentary Insurance continues to operate in line with the relevant Policy Information Booklet. We will provide you with further updates around any changes to Personal Cards Complimentary Insurance as soon as they are confirmed.

What happens to my Star Alliance Points, Star Alliance Silver / Gold Status and other complimentary benefits?

You'll continue to earn Star Alliance Points on your HSBC Star Alliance credit card on eligible spend until 17 November 2026. You can continue to log in to your Star Alliance Rewards account (https://rewards.staralliance.com/) to transfer your Points to participating airlines beyond this date. We'll provide you with further updates around any changes to Star Alliance Silver or Gold status benefits as soon as they are confirmed.

All other complimentary benefits linked to the credit card will end on 18 November 2026, including HSBC Instant Savings provided by Entertainment Publications.

What happens to my Qantas Points and other complimentary benefits?

You'll continue to earn Qantas Points on eligible spend on your HSBC Platinum Qantas or HSBC Premier Qantas credit cards until 17 November 2026.

All other complimentary benefits linked to the credit card will end on 18 November 2026, including HSBC Instant Savings provided by Entertainment Publications and Mastercard Travel Pass, provided by DragonPass (for HSBC Premier World Mastercard customers).

Back to top

What happens to my HSBC Rewards Points and complimentary benefits?

If you currently earn HSBC Rewards Plus Points on your HSBC credit card, you will continue to earn HSBC Rewards Plus Points on eligible spend until 17 November 2026.

You should ensure you redeem your available HSBC Rewards Plus Points via Online or Mobile Banking prior to closing your account. All other complimentary benefits linked to the credit card will end on 18 November 2026, including HSBC Instant Savings provided by Entertainment Publications, complimentary Airport Lounge Access (provided by LoungeKey) for HSBC Platinum customers and Mastercard Travel Pass, provided by DragonPass (for HSBC Premier World Mastercard customers).

Help

I have raised an inquiry on my account, what will happen to this?

Any existing complaint, dispute or fraud case will continue to be reviewed and resolved within the timeframe already agreed with you.

What will happen to the personal information I submitted on my application ?

You can find information about how we collect and handle your personal information on our website. Visit www.hsbc.com.au/privacy-policy/.

What will happen to transaction reversals and/or refunds from a merchant?

Any refunds or reversals will continue to be processed until the account is closed.

My new credit card or credit limit increase application was withdrawn. When will this enquiry be removed from my credit file?

Please allow us 30 days to remove the enquiry on your credit file. You can get a free copy of your credit report and information about their policies on management of credit information by contacting:

Equifax
Phone: 138 332
Email: customerserviceAU@equifax.com
Post: GPO Box 964 North Sydney NSW 2059

Experian
Phone: 1300 783 684
Email: creditreport@au.experian.com
Post: GPO Box 1969 North Sydney NSW 2060

Back to top

What if I need more time to repay my outstanding balances?

Further information and next steps will be communicated over the coming months, including details on the options available to support you.

Back to top