

# Personal Financial Charges for HSBC credit cards

Effective 4 December 2018

## General charges

- Annual fees
  - HSBC Low Rate Credit Card \$79
  - HSBC Platinum Credit Card with Rewards \$129
  - HSBC Platinum Qantas Credit Card \$79
  - 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
- Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid \$30

## 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 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.
- HSBC Low Rate, 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
- Return Fee – per return \$15
- 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.) The cash advance usage charge forms part of the cash advance balance.†
- HSBC Payment Fee (via PostBillpay) – \$2.95  
Charged by HSBC when you make a payment at Australia Post (Excluding HSBC Premier Card holders)
- Balance transfer handling fee – 2% of the total balance  
this will be calculated as a percentage of the balance being transferred to your HSBC credit card account. This fee will be applied at the time the balance is transferred and forms part of your outstanding balance.

# 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.

Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australian Credit Licence 232595.  
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