



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

HSBC CLASSIC 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	<p>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:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Unpaid balance</th> <th style="text-align: left;">Annual percentage rate:</th> </tr> </thead> <tbody> <tr> <td>Purchases</td> <td>23.99% (accounts approved before 10 July 2019) 12.99% (accounts approved from 10 July 2019)</td> </tr> <tr> <td>Cash Advances</td> <td>25.99%</td> </tr> </tbody> </table> <p>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>.</p>	Unpaid balance	Annual percentage rate:	Purchases	23.99% (accounts approved before 10 July 2019) 12.99% (accounts approved from 10 July 2019)	Cash Advances	25.99%
Unpaid balance	Annual percentage rate:						
Purchases	23.99% (accounts approved before 10 July 2019) 12.99% (accounts approved from 10 July 2019)						
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	<p>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:</p> <ul style="list-style-type: none"> • 3% of the <i>closing balance</i> rounded down to the nearest dollar; or • \$30.00 <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	<p>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> <table style="width: 100%;"> <tbody> <tr> <td style="vertical-align: top;">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.</td> <td style="vertical-align: top;">Accounts approved before 10 July 2019: \$79 Accounts approved from 10 July 2019: \$99</td> </tr> <tr> <td style="vertical-align: top;">Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> increase is agreed.</td> <td style="vertical-align: top;">\$30</td> </tr> <tr> <td style="vertical-align: top;">Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid.</td> <td style="vertical-align: top;">\$30</td> </tr> </tbody> </table>	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.	Accounts approved before 10 July 2019: \$79 Accounts approved from 10 July 2019: \$99	Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> 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
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.	Accounts approved before 10 July 2019: \$79 Accounts approved from 10 July 2019: \$99						
Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> 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						

Continued overleaf

<p>Credit fees and charges (continued)</p>	<p>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.</p> <p>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)</p> <p>Cash advance usage charge – per activity</p> <p>HSBC Payment Fee (via PostBillpay) – Payable to HSBC when you make a payment at Australia Post</p> <p>Return Fee – per return - payable when payments to <i>your account</i> are returned.</p>	<p>Accounts approved before 10 July 2019: 3% of the total value amount of each transaction</p> <p>Accounts approved from 10 July 2019: 0% of the total value amount of each transaction</p> <p>\$8</p> <p>The higher of \$4 or 3% of the total <i>cash advance</i> amount (including any fees and charges imposed by <i>us</i> or a third party to effect the <i>transaction</i>)</p> <p>\$2.95</p> <p>\$5</p>
<p>Changes we can make without your consent</p> <p>Transaction Limits</p> <p>Credit Balance</p>	<p>Under this contract, any of the information which is stated above may be changed without your consent except that <i>we</i> 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.</p> <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> <p>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>.</p>	

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.