



HSBC Credit Card Cash Transfer Terms and Conditions

1. This offer is available only to approved HSBC Credit Card holders (hereinafter referred to as the 'Cardholder'). Subject to HSBC's approval, a cash transfer will allow the Cardholder to transfer an amount between AUD500 and AUD15,000 to the Cardholder's nominated Australian bank account.
2. The Cardholder can request from HSBC only one cash transfer at a time. Once the request is processed, the Cardholder will only be eligible for another cash transfer at HSBC's discretion.
3. The Cardholder must have a minimum of 20% of their credit limit unutilised after HSBC has approved the cash transfer.
4. HSBC reserves the right to reduce the amount of the cash transfer requested by the Cardholder.
5. The cash transfer must be in Australian currency.
6. A cash transfer is processed with the nominated Australian bank account using a BSB code and account number information provided by you.
7. In instances where the nominated account does not have valid BSB code, or is not listed in HSBC credit card system, the cash transfer request will not be processed.
8. It is important that you verify the cash transfer details provided (e.g. BSB code, account number and amount requested) are correct before you submit the request to avoid any inconvenience or loss of funds. Subject to law, HSBC takes no responsibility whatsoever for a Cardholder inputting the incorrect BSB code and/or account number and the Cardholder will be liable for such transfer.
9. Cash transfers will attract interest from the day HSBC processes the cash transfer at the cash transfer promotional rate.
10. After the cash transfer promotional period has ended, the interest rate will revert to the cash advance rate. For more information on current interest rates please visit www.hsbc.com.au
11. HSBC will allocate payments we receive from you to pay off the portion of your balance which attracts the highest interest rate first and subsequently to portions of your balance attracting lower interest rates. This may mean applying any and all payments made to your HSBC credit card account to pay off other transactions such as purchases and cash advances before any cash transfer amount.
12. Rewards points are not earned on Cash Transfers.
13. Any fees and charges (including interest) which relate to your nominated account will be your responsibility.