

# **HSBC Credit Card Cash Transfer**

## Terms and Conditions

Effective 28 February 2025



These are the terms and conditions for HSBC Credit Card Cash Transfer. They supplement the HSBC Credit Card Terms which apply to your HSBC credit card account. You accept these terms and conditions when you request a Cash Transfer.

### What is a Cash Transfer?

This Cash Transfer feature allows you to transfer between \$500 (AUD) and \$15,000 (AUD) from your HSBC credit card to your nominated Australian bank account.

### Are you eligible?

1. To be eligible, you must:
  - a. be an existing primary cardholder of a HSBC credit card; and
  - b. be notified by us that a HSBC Credit Card Cash Transfer is available to you.

### How do you request a Cash Transfer?

2. You must complete the form on Credit Cards Online or the HSBC Mobile Banking app for each Cash Transfer.
3. You will need to provide us with a valid BSB code and account number for your nominated bank account.
4. You can only request one Cash Transfer at a time.
5. You can only request a Cash Transfer in AUD, we cannot accept a Cash Transfer request in another currency.
6. Each Cash Transfer is subject to our approval (please see below).
7. If your request is approved, we will transfer the amount we have approved to your nominated bank account using the BSB code and account number you provide. Please allow up to 3-5 Business Days for the provider of your nominated bank account to receive the transfer.

**Important:** check that the BSB code and account number are correct before you submit the request. We may not be able to get your money back if you provide the wrong details.

### What approval criteria apply?

8. We may reject a Cash Transfer request if it is reasonably necessary to do so to protect you or us.
9. We will only approve a Cash Transfer if:
  - a. your access to this feature is not suspended or cancelled (discussed below); and
  - b. after the Cash Transfer is made, you will have at least 20% of your credit limit available.
10. We may approve an amount that is less than the amount you requested so that you have at least 20% of your credit limit available after the Cash Transfer.

### Do you earn reward points?

11. You will not earn any reward points on Cash Transfers.

**Interest, fees and charges**

12. If a promotional rate applies (this will be set out in the Cash Transfer offer), we will apply that interest rate (which could be 0%) during the promotional period. Otherwise (including after any promotional period) the cash advance interest rate applies on any outstanding Cash Transfer amount. See your credit card schedule for the cash advance rate and the HSBC Credit Card Terms for how we calculate and charge interest.
13. We do not charge any other fees in connection with the transfer.
14. We are not responsible for any fees and charges that the provider of the nominated account may charge you in connection with the Cash Transfer.

**When will you not be able to request a Cash Transfer?**

15. You cannot request a Cash Transfer where:
  - a. your HSBC credit card account is suspended or cancelled (see clause 21 'When can we suspend or cancel your credit card account or not process a transaction?' and clause 22 'When will this agreement end and what are the consequences?' of your HSBC Credit Card Terms for when these events are triggered) – it will start again once it is no longer suspended; or
  - b. we have notified you that you are in default under the HSBC Credit Card Terms – it will start again once you fix the default.

**Changes to and termination of this feature**

16. We may change this feature (including by removing it) in accordance with the section 'Changes to your agreement' in the HSBC Credit Card Terms.

**Have a query or feedback?**

17. Please see the HSBC Credit Card Terms for how to contact us.