



Key facts about this credit card

Correct as at: 02 July 2019

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009 (Cth)*

Description of credit card

| | |
|---------------------------|--------------------------------|
| Product Name | HSBC Low Rate Credit Card |
| Minimum Credit Limit | \$1,000 |
| Minimum repayments | 3% or \$30 whichever is higher |
| Interest on purchases | 12.99% p.a. |
| Interest-free period | Up to 55 days on purchases |
| Interest on cash advances | 25.99% p.a. |
| Annual fee | \$99 |
| Late payment fee | \$30 |

There may be circumstances in which *you* have to pay other fees. *You* can only be charged a fee for exceeding *your* credit limit if *You* separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from [hsbc.com.au/credit-cards-terms](https://www.hsbc.com.au/credit-cards-terms)

For more information on choosing and using credit cards visit the ASIC consumer website www.moneysmart.gov.au

The terms on which this credit card is offered can change over time. *You* can check if any changes have been made by visiting [hsbc.com.au/credit-cards-terms](https://www.hsbc.com.au/credit-cards-terms)

An Important Message for HSBC Customers

From **1st July 2019**, in accordance with this Notice of Change, the below changes will apply to *your* HSBC Credit Card Conditions of Use booklet:

The following sentence is added at the end of condition 16.1:

The timeframe for disputing a *transaction* may not apply to reporting unauthorised *EFT Transactions* covered by the ePayments Code. We will investigate disputed transactions covered by the ePayments Code for a period of six years after the date of the disputed transaction.

Clause 33.7 on page 71 is deleted and replaced as follows:

33.7 We may exercise a right or remedy (in addition to other rights and remedies provided by law) or give or refuse our consent in any way we consider reasonably appropriate, including by imposing reasonable conditions.

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Clause 33.8 on page 47 is deleted and replaced as follows:

33.8 If we do not exercise a right or remedy fully or at a given time, we can still exercise it a reasonable time later.

On page 71, clause 33.9 is deleted and the remaining clauses re-numbered accordingly.

On page 71, in existing clause 33.10, the words “unless it is proved to be incorrect” is deleted and replaced with “unless there is something which reasonably shows this to be incorrect”.

Clause 33.23 on page 74 is deleted and is replaced as follows:

33.23 This contract is governed by the laws in force in the State or Territory of Australia where you first opened your account, otherwise in accordance with the laws in force in New South Wales. We will enforce this contract in the State or Territory of Australia of your address that you last notified us, and you irrevocably submit to the courts of that jurisdiction.

In clause 3.2 on page 16, the words “Code of Banking Practice” are deleted and replaced with “Banking Code of Practice”.