



## Key facts about this credit card

Correct as at: 01 December 2017

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

## Description of credit card

Product Name	HSBC Classic Credit Card (Retail Alliance)
Minimum Credit Limit	\$1,000
Minimum repayments	3% or \$20 whichever is higher
Interest on purchases	23.99% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	25.99% p.a.
Annual fee	\$79
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](http://hsbc.com.au/credit-cards-terms)

For more information on choosing and using credit cards visit the ASIC consumer website [www.moneysmart.gov.au](http://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](http://hsbc.com.au/credit-cards-terms)

# An Important Message for HSBC Customers

From **1 December 2017**, in accordance with this Notice of Change, the below changes will apply to your HSBC Credit Card Conditions of Use booklet:

On page 2 of the HSBC Credit Card Conditions of Use booklet, under the section headed **"Meaning of words"**, definition of *cash advance* is being replaced with the following:

*cash advance* means:

- (a) each amount of cash supplied by use of a card on your account or by any other operation of your account;
- (b) each payment made by a user to a person who does not accept or is not entitled to accept credit payments from your account or states that any payment to them will be processed as a cash advance or if you are using your card for gambling purposes or to purchase a cash substitute,
- (c) each amount transferred from your account to any other account you have with us or any other person (for instance, to effect a balance transfer or cash transfer), and
- (d) cash advance usage charge.

On page 5 of the HSBC Credit Card Conditions of Use booklet, under the section headed **"Meaning of words"**, definition of *purchase* is being replaced with the following:

*purchase* means:

- (a) each amount charged by a supplier for the supply of any goods or services purchased by the use of a card on *your account*; or
- (b) any fees that are not *cash advance* usage charge; or
- (c) any other use and operation of your credit card account treated by us as a *purchase*.

On page 6 of the HSBC Credit Card Conditions of Use booklet, under the section headed **"Meaning of words"**, definition of *transaction* is being replaced with the following:

*transaction* means a *purchase*, a *cash advance*, a *balance transfer*, or a *cash transfer*.

On page 6 of the HSBC Credit Card Conditions of Use booklet, under the section headed **"Meaning of words"**, definition of *transaction controls* is being added with the following:

*transaction controls* mean the controls placed by you on your account using credit cards online.

On page 37 of the HSBC Credit Card Conditions of Use booklet, under the section headed **"Using the Phone Banking Service/Credit Cards Online/Internet Banking Service provided by us"**, clause 25.3 of Credit cards online is being added with the following:

25.3.4 You may choose *My Card Controls* to instruct us to decline certain transactions to suit your spending profile. *My Card Controls* are applicable to individual cards, and if you choose to use *My Card Controls*, they should be applied separately to the Primary and Additional card as required. Transactions sent to HSBC by Merchants who do not seek authorisation in advance cannot be blocked by *My Card Controls*.