



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 \$30 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	\$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

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