



HSBC Bank Australia Limited ABN 48 006 434 162

PLATINUM QANTAS CREDIT CARD SCHEDULE – UP TO 55 DAYS INTEREST FREE

This document does not contain all of the required precontractual information. Please refer to the e-mail which forms part of the precontractual statement and contract between *you* and *us*.

FINANCIAL INFORMATION TABLE		
Annual percentage rate	The <i>annual percentage rates</i> , which are determined by us from time to time in respect of each <i>unpaid balance</i> are currently as follows:	
	<i>Unpaid balance</i>	<i>Annual percentage rate:</i>
	Purchases	19.99%
	Cash Advances	21.99%
	During a <i>special promotion period</i> , any amounts which constitute a <i>special promotion</i> are not included in the <i>unpaid balance</i> . At the end of any <i>special promotion period</i> , any outstanding amounts from balance transfers, cash transfers or merchant point of sale interest free promotions will form part of the unpaid balance and accrue interest at the <i>cash advance annual percentage rate</i> .	
Maximum duration of any interest free period	There is an interest free period on your <i>account</i> of up to 55 days on <i>purchases</i> .	
Minimum repayments	You must pay the minimum repayment shown on each statement on or before the <i>due date</i> . The minimum repayment is the greater of:	
	• 3% of the <i>closing balance</i> rounded down to the nearest dollar; or • \$20.00	
	However, if the minimum repayment would otherwise be greater than the <i>closing balance</i> , the minimum repayment is the <i>closing balance</i> . In addition, you must pay any amount in excess of the <i>credit limit</i> and any amount shown on the statement as overdue. These amounts are due and payable immediately.	
Credit fees and charges	Unless stated otherwise, the following charges are payable on provision of the service and are debited to your <i>account</i> at that time.	
	Annual charge – this will be debited on the first statement after a user first conducts a <i>transaction</i> on their <i>account</i> and then on each 12 month anniversary of either the <i>transaction</i> date, the <i>account</i> opening date or the period specified in any promotional terms and conditions.	Applications prior to 4 Dec 2018: \$199
	Overlimit Arrangement Fee – payable when your <i>informal request for a credit limit</i> increase is agreed.	Applications from 4 Dec 2018: \$0 in first year. \$79 thereafter.
		\$30

Continued overleaf

Credit fees and charges (continued)	Late Payment Reminder Fee – payable on or after the day an amount is due for payment and has not been paid.	\$30
	Overseas transaction charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including Australian dollars) that is processed/billed by either the merchant or its financial institution/payment processor outside of Australia. Note: Sometimes it may not be clear that the merchant or its financial institution/payment processor is located outside of Australia. HSBC has no influence over whether the merchant or ATM operator chooses to convert a transaction into local currency. You should check this with the merchant or ATM operator.	3% of the total value amount of each <i>transaction</i>
	Additional statement charge – per statement (payable when <i>you</i> request a statement or copy of a statement in addition to the regular statement we give <i>you</i> under HSBC's Credit Card Conditions of Use)	\$8
	Cash advance usage charge – per activity	The higher of \$4 or 3% of the total cash advance amount (including any fees and charges imposed by us or a third party to effect the transaction)
	HSBC Payment Fee (via PostBillpay) – Payable to HSBC when you make a payment at Australia Post	\$2.95
	Return Fee – per return - payable when payments to <i>your account</i> are returned.	Fee charged prior to 30 January 2019 - \$15 Fee charged from 30 January 2019 - \$5
Changes we can make without your consent	Under this contract, any of the information which is stated above may be changed without your consent except that <i>we</i> cannot increase the <i>credit limit</i> unless it is at your request or with your written consent. <i>You</i> will be notified of the change or a new fee or charge as set out in the Conditions of Use.	
Transaction Limits	Cash at ATMs – The daily <i>ATM</i> limit is \$1,000 per account. Purchases – For purchases where your <i>account</i> does not have a credit balance and for <i>cash advances</i> , the maximum amount <i>you</i> can withdraw at any time is the amount of the available funds in your <i>account</i> , which cannot exceed the <i>credit limit</i> .	
Credit Balance	If your <i>account</i> has a credit balance you may access the total available funds in your <i>account</i> , but the maximum amount <i>you</i> can access for a single purchase transaction is your <i>credit limit</i> . To access the credit balance you will need to effect a further transaction. The cash amount outstanding at any time cannot exceed your <i>credit limit</i> .	

Offer by HSBC Bank Australia Limited

We offer to provide *you* with a Credit Card account on the terms set out in this schedule and HSBC's "What you need to know about your HSBC Credit Card" booklet dated 24 December 2018. *You* will be taken to have accepted and agreed with the terms of this offer when *you* either sign, activate or first use your credit card or otherwise authorise the operation of your account.