



Name of the Account Provider: HSBC Bank Malta p.l.c.

Account Name: HSBC Advance Credit Card

Date: 28.12.2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account, which fees are not listed here. Full information is available in the General Tariff for Personal Customers found on the Bank's website hsbc.com.mt
- A glossary of the terms used in this document is available. available on the Bank's website hsbc.com.mt

Service	Fee
Cards and cash	
Providing and renewing a Credit Card	
Visa Card	Yearly fee €0.00
Second and subsequent additional card	Yearly fee €25.00
Interest rate	8.25%
Making International payments using a Credit Card	
Currency Conversion Fee	Transactions other than Euro 1.75%
Cash withdrawal	
ATM withdrawals and over the counter cash advances	HSBC Bank worldwide 0.30% minimum €0.60
ATM withdrawals and over the counter cash advances from non HSBC Banks	Locally and abroad 1.00% minimum €5.00
Investigations/Charge Back	€25.00
Late Payment Fees	First month €5.00
	Monthly thereafter €15.00
Over Limit Fee	€15.00
Reactivation of Credit Cards	€12.00
Replacing a card	
Requesting a duplicate statement	Per page €1.00
Overseas emergency charges	
Card replacement	US\$160
Cash disbursement	US\$100
Card cancellation	US\$50