

Fact Sheet HSBC Premier card account



HSBC
Premier





Fact Sheet HSBC Premier card account fees.

Credit Card

Transaction Fees – Cash Withdrawals

ATM withdrawals and over the counter Cash Advances from HSBC Offices worldwide Free

Over the counter Cash Advances and ATM withdrawals from non-HSBC offices (both locally and overseas) 1% on the amount withdrawn, minimum €5.00

Late Payment Fees

First month €5.00

Monthly thereafter until payments are regularised. €15.00

You may settle your account online through our Personal Internet Banking – visit hsbc.com.mt or by direct settlement.

Over Limit Fees

When the 'Closing Balance' on your statement exceeds your credit limit	€15.00
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Reactivation of Credit Card Accounts

If your card has been stoplisted due to the account not being conducted accordingly to card's conditions of use and is subsequently reactivated, a fee of €12 is charged upon reactivation.

Duplicate Credit Card Account Statement Fees

Per page	€1.00
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Interest

- **Cash Advances**

These are any cash related payments, including but not limited to ATM withdrawals, cash withdrawn over the counter, purchase of gaming chips, traveller's cheques, foreign currency and transfer of funds from credit card accounts. Interest is charged on the balance outstanding from the date the transactions are posted to the account until the date the balance is paid in full.

- **Purchases**

Interest free up to 56 days. No interest will be charged on the amounts of purchases repaid and credited to the account within 25 days from the date of your statement on which those purchases first appeared. Interest at the applicable rates is charged on the daily balance outstanding at the end of the 25 days from that statement date and will continue to be so charged until full repayment is made to the account.

- **Annual Rate**

The rate of interest shall be 5.75% p.a. over the Bank's Base Rate, presently 2.50% p.a., the current effective rate being 8.25% p.a., calculated on the daily debit balance. This means that assuming a credit limit of €7,500 the Annual Percentage Rate "APR" will be 9.12%.

The following apply to both Premier Credit and Premier Debit Cards

Currency Conversion Fees

Euro transactions in all countries	Free
Transactions effected in a currency other than euro	1.75%

Investigation Fees on Disputed Transactions

Where an investigated transaction is shown to be an error on the part of HSBC Bank Malta p.l.c., or the Merchant. Free

Where our investigations show that the transaction was correct and/or the entry was not a result of any error by the Bank/Merchant. €25.00 (inc. of VAT)

Collection of Cards and/or PINs

Card/PIN are normally sent to your mailing address. Free

Card/PIN are collected personally from Operations Centre or from any of our offices. €10.00*

*(Waived if request is initiated by bank)

Card Replacement Fee

Requests for an Overseas Emergency card replacement, disbursement or cancellation may incur courier and/or card scheme charges.

Exchange Rate

More than one currency can be involved when a transaction is converted into euro. For example, a transaction effected in Australian Dollars (AUD) is first converted into United States Dollars (USD) before conversion into euro. Conversion to euro is arrived at by using the Card Schemes' selling rate, on the day the transaction is processed by the Card Schemes.

The exchange rate shown on your statement against each foreign currency transaction is arrived at by dividing the foreign currency amount with the euro equivalent.



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