



Fees and Charges

Primary Card Annual Fee	Php5,000
Supplementary Card Annual Fee	Php2,500
Annual Mileage Rewards Program Fee (for Primary Cards)	WAIVED
Finance Charge (Computed using the average daily balance)	2.75% per month (or 33% annually)
Cash Advance Fee	3% of amount drawn or Php500, whichever is higher
Minimum Amount Due	4% of outstanding balance or Php500.00, whichever is higher
Late Payment Fee	7.5% of the minimum due or Php600.00, whichever is higher
Overlimit Fee	Php500.00 shall be charged if card account is overlimit on cut-off date
Returned Check Fee	Php1,000 will be charged for check payments which are returned due to reasons such as but not limited to insufficient funds, unsecured deposit, or any other reasons resulting to bad faith by cardholder.
Sales Slip Retrieval Fee	Php275 for each sales slip retrieved upon cardholder's request
Card Replacement Fee	Php400 for each replacement of lost, stolen or damaged card
Service Fee for Foreign Currency Transactions**	1.75% of the converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum.
HSBC's Installment Plan Pre-termination Processing Fee	P500 for each HSBC Installmetn Plan transaction pre-terminated.

***Details found on HSBC's Terms and Conditions*