

The Hongkong and Shanghai Banking Corporation Limited ("The Bank")

KEY FACTS STATEMENT

Comparison of Credit Card Features by Card Type						
Features	Classic Visa ² / MasterCard	Red MasterCard	Gold Visa / MasterCard	Platinum Visa	HSBC Advance Visa	HSBC Premier MasterCard
Contactless Technology ¹			✓ for Gold Visa only	✓	✓	✓
Europay, MasterCard and Visa (EMV) Technology	✓	✓	✓	✓	✓	✓
Caltex Rebate	✓	✓	✓	✓	✓	✓
Rewards Program	✓	✓ with Accelerated Rewards	✓ with Accelerated Rewards	✓ with Accelerated Rewards	✓ with Accelerated Rewards	✓ with Accelerated Rewards
home&Away Privilege Program	✓		✓	✓	✓	✓
HSBC's Card Installment Plan	✓	✓	✓	✓	✓	✓

1. All HSBC Gold Visa, HSBC Platinum Visa, HSBC Advance Visa and HSBC Premier MasterCard renewal and replacement cards issued will already have the Contactless technology and EMV (Euro MasterCard Visa) Chip embedded on the card. Visit www.hsbc.com.ph to learn more about this feature.
2. All HSBC Classic Visa, HSBC Classic MasterCard, HSBC Red MasterCard and HSBC Gold Mastercard renewal and replacement credit cards issued will already have the EMV (Euro MasterCard Visa) Chip embedded on the card.

HSBC Credit Card Fees & Charges				
Type of Credit Card	Primary Card Annual Fee ¹	Supplementary Card Annual Fee ¹	Retail Monthly Effective Interest Rate ²	Cash Advance Monthly Effective Interest Rate ² (inclusive of Cash Advance Fee mentioned below)
Classic Visa / MasterCard	PHP1,200	PHP600	3.50% per month	3.75% per month
Red MasterCard	PHP1,200	PHP600	3.50% per month	3.75% per month
Gold Visa / MasterCard	PHP2,500	PHP1,250	3.50% per month	3.75% per month

Platinum Visa	PHP5,000	PHP2,500	2.75% per month	3.02% per month
HSBC Advance Visa	PHP2,500	PHP1,250	3.00% per month	3.27% per month
HSBC Premier MasterCard	Waived	Waived	2.75% per month	3.02% per month

Credit Card Fees (applicable for all Card Types)	
Cash Advance Fee	Cash advance fee of 3% of amount drawn or PHP500 , whichever is higher.
Minimum Amount Due	Four percent (4%) of your current billed balances (including cash advances, retail purchases, fees ³ , charges ³ and the monthly amortization of installment transactions made prior to July 22, 2013, or PHP500 , whichever is higher + 100% of the fixed monthly amortization of installment transactions availed starting July 22, 2013 onwards + Past Due installment amortization amount PLUS the corresponding full amount of finance charge incurred, if any + Any other Past Due or Overlimit amount, whichever is higher
Late Payment Fee	7.5% of the minimum due or PHP600 , whichever is higher
Overlimit Fee	PHP500 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 Transactions⁴	2.50% of the converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum
Installment Pre-termination Processing Fee	PHP500 for <i>each</i> HSBC Installment Plan transaction pre-terminated

Remarks:

¹ First year waived.

² The Effective Interest Rate is computed based on the actual number of days in a particular month/year. The beginning of the interest date is from the date of the transaction. If you pay any amount less than the Total Due/Total Account Balance or make a cash advance transaction, finance charges at prevailing interest rates will be computed from the date of the transaction until the end of the current statement period.

³ May be billed in full if your outstanding balance is composed purely of a) installment transactions starting July 22, 2013 or b) installment transactions starting July 22, 2013 and cash advance transactions

⁴ All charges, advances or amounts in currencies other than Philippine Pesos shall be automatically converted at the time of posting to the billing currency (Philippine Pesos) at VISA/MASTERCARD's foreign exchange selling rate, and shall be charged additional fees. The additional fees shall be imposed at the sole and absolute discretion of HSBC, and may be subject to change.

Credit Card Rewards and Privileges																																
Rewards & Rebates at Caltex¹	<p>Get 10% rebate on your first transaction at Caltex using your new HSBC Credit Card*.</p> <p>Enjoy 3% OFF on your succeeding fuel purchases at participating Caltex stations with HSBC's Rewards + Rebates benefit. Earn 3% rebate each time you swipe your HSBC Credit Card at Caltex. Plus, you also earn Bonus Points on the same transaction.</p>																															
home&Away Privilege Program	Savor what the world has to offer with a fantastic array of discounts and privileges brought to you by our home&Away Privilege Program . With over 27,000 outlets in more than 160 countries and territories worldwide, there's always a bargain near you whether at home or abroad.																															
Free Travel Accident Insurance Coverage	<p>For HSBC Platinum Visa and HSBC Premier MasterCard Cardholders:</p> <p>As an HSBC Platinum Visa Cardholder, you get an exclusive Travel Accident Insurance Coverage of up to PHP20 Million when you pay for your travel fares using your HSBC Platinum Visa². Your coverage is inclusive of the following benefits:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">EVENT</th> <th colspan="3">BENEFITS</th> </tr> <tr> <th>Principal Cardholder</th> <th>Spouse</th> <th>Children</th> </tr> </thead> <tbody> <tr> <td>Accidental Death and Dismemberment with Unprovoked Murder and Assault</td> <td>20,000,000</td> <td>10,000,000</td> <td>1,000,000</td> </tr> <tr> <td>Accident Burial Expense</td> <td>100,000</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td>Accident Medial Evacuation</td> <td>500,000</td> <td>500,000</td> <td>500,000</td> </tr> <tr> <td>Repatriation of Mortal Remains</td> <td>500,000</td> <td>500,000</td> <td>500,000</td> </tr> <tr> <td>Felonious Assault</td> <td>10,000</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td>Travel Misconnection per 6-hours delay</td> <td>Not applicable</td> <td>Not applicable</td> <td>Not applicable</td> </tr> </tbody> </table>	EVENT	BENEFITS			Principal Cardholder	Spouse	Children	Accidental Death and Dismemberment with Unprovoked Murder and Assault	20,000,000	10,000,000	1,000,000	Accident Burial Expense	100,000	100,000	100,000	Accident Medial Evacuation	500,000	500,000	500,000	Repatriation of Mortal Remains	500,000	500,000	500,000	Felonious Assault	10,000	10,000	10,000	Travel Misconnection per 6-hours delay	Not applicable	Not applicable	Not applicable
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Accelerated Rewards Program							
Platinum Visa and HSBC Premier MasterCard	<ul style="list-style-type: none"> • Earn 1 air mile with as little as PHP25 spend! HSBC's Accelerated Rewards Program brings you closer to your dream vacation. • Accelerate rewards 4X faster when you use your card overseas. With HSBC's Accelerated Rewards Program, you also enjoy 3X Bonus Points when you shop or dine locally using your card • Earn 1 Bonus Point for every PHP20 charged to your card. <p>Enjoy Accelerated Rewards³ for the following spend categories:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Earn</th> <th>When</th> <th>Coverage</th> </tr> </thead> <tbody> <tr> <td>4x</td> <td>Paying Foreign Currency Transactions</td> <td>Get 4x Bonus Points on all overseas purchases / transactions made on your card. Excluded from this benefit are cash advance transactions made overseas.</td> </tr> </tbody> </table>	Earn	When	Coverage	4x	Paying Foreign Currency Transactions	Get 4x Bonus Points on all overseas purchases / transactions made on your card. Excluded from this benefit are cash advance transactions made overseas.
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Gold Visa and MasterCard	<ul style="list-style-type: none"> With Accelerated Rewards, you earn real rewards faster. Whether you enjoy dining with friends and family or doing retail therapy, your HSBC Gold Credit Card is the card for you. Get 3X Bonus Points when you shop or dine locally using your card. Earn 1 Bonus Point for every PHP20 charged to your card. <p>Enjoy Accelerated Rewards ⁴ for the following spend categories:</p> <table border="1"> <thead> <tr> <th>Earn</th> <th>When</th> <th>Coverage</th> </tr> </thead> <tbody> <tr> <td>3x</td> <td>Shopping</td> <td>Get 3x Bonus Points on card purchases made at all Philippine-based department stores and clothing/apparel/accessories stores⁵</td> </tr> <tr> <td>3x</td> <td>Dining</td> <td>Get 3x Bonus Points on card purchases made at all Philippine-based restaurants, bistros, bars and similar establishments⁶</td> </tr> </tbody> </table>	Earn	When	Coverage	3x	Shopping	Get 3x Bonus Points on card purchases made at all Philippine-based department stores and clothing/apparel/accessories stores ⁵	3x	Dining	Get 3x Bonus Points on card purchases made at all Philippine-based restaurants, bistros, bars and similar establishments ⁶
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HSBC Advance Visa	<ul style="list-style-type: none"> With Accelerated Rewards, you earn real rewards faster. Get 4x Bonus Points when using the card online. This covers all Local and Foreign Currency denominated credit card online purchases/transactions made on the card. Earn 1 Bonus Point for every PHP15 charged to your card. <p>Enjoy Accelerated Rewards ⁴ for the following spend categories:</p> <table border="1"> <thead> <tr> <th>Earn</th> <th>When</th> <th>Coverage</th> </tr> </thead> <tbody> <tr> <td>4x</td> <td>Online</td> <td>Get 4x Bonus Points when using the card online. This covers all Local and Foreign Currency denominated credit card online purchases/transactions made on the card.</td> </tr> </tbody> </table>	Earn	When	Coverage	4x	Online	Get 4x Bonus Points when using the card online. This covers all Local and Foreign Currency denominated credit card online purchases/transactions made on the card.			
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Rewards Program	
Classic Visa / MasterCard	Earn 1 Bonus Point for every PHP10 charged to your card.

¹ Terms and Conditions apply. Rebate is given to purchases made at participating Caltex stations of up to a maximum of P20,000 per calendar month. Offer is also valid for HSBC Debit Cards.
* Renewal and replacement cards are not qualified for the 10% rebate offer.

² Your coverage includes your supplementary cardholder/s (up to 70 years old) plus your and their spouses (up to 70 years old) and dependent children (up to 18 years old) traveling with you or the supplementary cardholder. This is applicable to passengers who travel on land, sea or air common carrier. The insurance cover shall operate only when the Premier Cardholder is taking an International trip during the Period of Insurance, up to a maximum of thirty (30) days, provided that the entire fare for the trip has been paid or fully charged in advance or debited from his/her HSBC Premier MasterCard. Plan provides a 24-hour coverage whilst on trip overseas. The insurance cover shall operate only when the HSBC Platinum Debit or Credit Cardholder is taking a trip on a Scheduled Flight or any public conveyance as fare-paying passenger provided that the entire fare has been paid, fully charged in advance or debited from his/her HSBC Platinum Debit or Credit Card. Coverage applies when a cardholder is on a common carrier whilst overseas and up to maximum travel period of 30 days.

³No minimum spend is required on the card to earn accelerated points. A maximum accumulated monthly spend of PHP60,000 across all qualified merchant categories shall earn accelerated points. HSBC's Accelerated Rewards Program Terms and Conditions apply.

⁴No minimum spend is required on the card to earn accelerated points. A maximum accumulated monthly spend of PHP40,000 across all qualified merchant categories shall earn accelerated points. HSBC's Accelerated Rewards Program Terms and Conditions apply.

⁵ Qualified Shopping merchants under the Accelerated Rewards programme are those tagged as having Merchant Category Codes 5311, 5948, 5699, 5691, 5611, 5621, 5631, 5641, 5651, 5661, 5655, 5137 and 5139

⁶ Qualified Dining merchants under the Accelerated Rewards programme are those tagged as having Merchant Category Codes 5921, 5814, 5813, 5812, 5462 and 5499.

NOTE: Merchant Category refers to the classification of each merchant establishment as determined by their acquiring banks based on the merchant's business as defined by Visa and MasterCard.

Credit Card Product Features & Services for All Card Types	
e-Statements & Online Banking	Experience the convenience of having your HSBC Credit Card statement delivered directly to your email inbox . What's more, access your card account anytime, anywhere with HSBC's Online Banking facility. To register, visit www.hsbc.com.ph
Card Installment Plan	Enjoy light and easy shopping with HSBC's Card Installment Plan. Avail of 0% interest on installment up to 36 months at our accredited merchants.
HSBC's Card Balance Transfer Plan¹	Lighten your load and get big savings on interest charges when you transfer balances of your non-HSBC credit card to your HSBC Credit Card .
HSBC's Card Balance Conversion Plan¹	Use your HSBC Credit Card for anything – for your dream vacation, for that designer bag or for treating your loved ones to their hearts' desires – and convert them into affordable monthly installments .
HSBC's Cash Installment Plan¹	HSBC's Cash Installment Plan (CIP) is the answer to your cash needs. CIP allows you to avail of a portion of your total credit limit in cash and pay for the same as a regular installment transaction .
Europay, MasterCard and Visa (EMV) Technology	Your HSBC Credit Cards comes with the Euro MasterCard Visa (EMV) Chip embedded in it, which provides you with the global standard in credit card security controls. With the EMV Chip, the chance of your card being compromised is greatly reduced. Now, you can truly be confident in using your HSBC Credit Cards anywhere in the world.
Contactless Technology²	Your HSBC Gold Visa, HSBC Platinum Visa, HSBC Advance Visa and HSBC Platinum MasterCard comes with both the Euro MasterCard Visa (EMV) Chip and Visa payWave contactless technology. Not only do you enjoy a global standard in security but also you will have the ability to pay your purchases with just a tap of your card . What's more, contactless transactions worth PHP2,000 and below no longer require you to sign making your transaction much faster to complete!

¹ HSBC's Card Balance Transfer, Card Balance Conversion and Cash Installment Plans may be availed by calling our hotline at (02) 8858-0000 or (02) 8858-0800. Approved amounts are subject to the prevailing monthly interest rates. The monthly effective interest rates may be amended by HSBC from time to time. The approved Balance Transfer/Card Balance Conversion Plan/Cash Installment Plan amount must result to a monthly installment amount of at least P500.00.

²The list of establishments that accept contactless credit cards continues to grow on a daily basis, so keep an eye out for the contactless logo when paying for your purchases. Visit www.hsbc.com.ph to learn more about this feature.

HSBC Philippines is regulated by BSP. To contact HSBC for inquiries or complaints, call (02) 8858-0000 from Metro Manila, 1-800-1-888-0000 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, email hsbc@hsbc.com.ph, or visit hsbc.com.ph/feedback. Contact BSP at (02) 8708-7087 or consumeraffairs@bsp.gov.ph.

Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.