

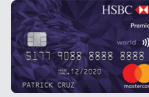


Easy Guide To HSBC Credit Card Fees And Charges

Credit Card Comparison						
	Classic Visa/ MasterCard	Red MasterCard	Gold Visa/ MasterCard	Platinum Visa	Advance Visa	Premier MC
		Irresistible rewards	Serving up more rewards	Get closer to your dream vacation	Caters to all your needs	Highest level of personalized service
Fees and charges						
Primary Card Annual Fee ¹	PHP1,200	PHP1,500 (Effective Aug. 1, 2017)	PHP2,500	PHP5,000	PHP2,500	Waived
Supplementary Card Annual Fee ¹	PHP600	PHP750 (Effective Aug. 1, 2017)	PHP1,250	PHP2,500	PHP1,250	Waived
Retail Monthly Effective Interest Rate	3.50% per month	3.50% per month	3.50% per month	3.50% per month	3.20% per month	3.10% per month
Cash Advance ² Monthly Effective Interest Rate ³ (inclusive of Cash Advance Fee mentioned below)	3.75% per month	3.75% per month	3.75% per month	3.75% per month	3.46% per month	3.36% per month

Fees (All cards)	
Cash advance ² fee	3% of amount drawn or PHP500, whichever is higher.
Minimum amount due	Four percent (4%) of your current billed balances (including cash advances and cash advance fees and charges, retail purchases, non-installment related fees and charges) or PHP500, whichever is higher + 100% of the fixed monthly amortization of installment transactions and installment related fees and charges + 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	PHP700 or unpaid minimum amount due, whichever is lower (Effective November 1, 2017)
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 Transactions ⁴	2.5% of the converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum.
HIP Pre-termination Processing Fee	PHP500 for each HSBC Installment Plan transaction pre-terminated.

Important Reminder: Paying less than the total amount due will increase the amount of interest you pay and the time it takes to repay your balance.

¹ First year waived.

² Also refers to quasi-cash transactions and related fees and interest charges.

³ 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.

⁴ Details found on HSBC's Terms and Conditions.

Below is an illustration of how the Effective Interest Rate (EIR) method is used in computing for the interest of loans including outstanding balances in your credit card.

Sample Interest Computation

Retail Purchases					
Monthly effective interest rate:		3.5% based on actual number of days in a month			
Principal amount:		PHP63,877			
Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	63,877	0	2,279	63,877	66,155
2	-	4,500	1,986	61,655	63,642
3	-	2,800	2,170	60,842	63,012
4	-	7,600	1,913	55,412	57,325
5	-	2,500	1,956	54,825	56,781
6	-	3,700	1,832	53,081	54,913

Cash Advance Transaction					
Monthly effective interest rate:		3.75% based on actual number of days in a month			
Principal amount:		PHP20,000			
Month	Cash Advance Availment	Total Payment	Interest	Outstanding Principal Balance (inclusive of Cash Advance Fee)	Total Outstanding Balance
1	20,000	0	735	20,600	21,335
2	-	853	678	20,481	21,160
3	-	2,500	666	18,660	19,326
4	-	773	640	18,552	19,193
5	-	768	657	18,425	19,082
6	-	763	632	18,319	18,952

HSBC Effective Interest Rates*

HSBC's Card Balance Transfer Program, HSBC's Cash Installment Plan, and HSBC's Card Balance Conversion Plan	
Tenor	Effective Interest Rate Monthly
12 months	3.4588%
24 months	3.3917%
36 months	3.2715%

* HSBC may occasionally offer special rates applicable to your credit card account.