



HSBC Advisory: Changes to your HSBC Credit Card Terms & Conditions effective 01 May 2025

We wish to update you about the changes to your HSBC Credit Card's Terms & Conditions, which we previously communicated last October 30, 2024.

To help you manage your credit card balances better, please be advised that the following changes to the monthly Minimum Payment amount due of your HSBC Credit Card will take effect on **May 1, 2025**.

Your Minimum Payment is the sum of:

1. 1% of the full current amount you owe, which includes your retail purchases, cash advance, cash advance fees and other fees and charges (excluding annual fee, overlimit fee, finance and late charge);
2. One-twelfth (1/12) of your annual fee, if applicable; and
3. Overlimit fee, finance and late charge, if any

OR PHP1,500, whichever amount is higher;

PLUS

- 100% of the monthly instalment amount (principal and interest); and
- Any past due amount or overlimit amount, whichever is higher

For instances where your Total Due is less than the above, your Minimum Payment will be your Total Due.

We encourage you to pay the Total Due indicated in your credit card statement on or before your Payment Due Date so you avoid late fees and interest charges.

Here are other tips on how to manage your credit card better:

1. Plan your purchases while taking note of your monthly budget.
2. If you're enjoying the flexibility of paying partial amounts, paying an amount higher than your Minimum Amount Due will help you pay off your credit card dues faster.
3. Always take note of your Payment Due Date so you can pay on time.
4. Download the new HSBC Philippines app to view and manage your credit card transactions anytime, anywhere.

If you have any questions, feel free to reach out to us at (02) 8858-0000 or message us via the Chat function of our website.