



Summary of changes to your HSBC Credit Card Fees and Charges - July 2025

Starting **October 16, 2025**, the Service Fee for Foreign Currency Transactions will apply for below transactions at a rate of 1%, which is the assessment fee charged by Visa / Mastercard.

These transactions include:

- Foreign currency transactions which at point-of-sale are converted then billed in Philippine Peso, whether made in the Philippines, abroad or online.
 - Example: While traveling overseas, a merchant asks if you would want to be billed in Philippine Peso or the country's local currency.
 - Example: You purchase a pair of shoes online and at check-out, you choose the option to be billed in Philippine Peso.
- Transactions charged in Philippine Peso by a foreign merchant at point-of-sale.
 - Example: Online streaming subscription services offered by foreign merchants.