

# Personal Financial Charges for HSBC credit cards

Effective for new accounts from 11 April 2024

## General charges

- Annual fees
  - Low Rate credit card \$99
  - Platinum credit card \$149
  - Platinum Qantas credit card \$299
  - Premier World Mastercard (HSBC Rewards Plus program) \$0
  - Premier World Mastercard (Qantas Rewards program) \$0
  - Star Alliance credit card \$450
- Overlimit Arrangement Fee – each time you go over your agreed credit limit \$30
- Late Payment Reminder Fee – When you don't pay the total due by the due date \$30

## International charges

- Overseas transaction fee – each time you make a transaction in a foreign currency in Australia or any currency outside Australia or you make a transaction on your own account in any currency (including AUD) that is processed or billed by either the merchant or its financial institution or payment processor outside of Australia. Note: Sometimes a merchant or its financial institution or payment processor is located outside Australia and converts transactions into local currency. We don't control this, so you should check with them directly before making the purchase or using an ATM.
- HSBC Low Rate Credit Card 0% of the total value amount of each such transaction
- HSBC Classic, Platinum, Platinum Qantas, Star Alliance, Premier World Mastercard (HSBC Rewards Plus) and Premier World Mastercard (Qantas Rewards) 3.0% of the total value amount of each such transaction



## Other charges

- Return Fee – If payments on your account are rejected or dishonoured, including any direct debit payments or cheque deposits. \$5
- ATM Operator Fee Unascertainable, at cost.  
NOTE: This fee will be disclosed at the time of the transaction with an option to discontinue the transaction without charge.#
- Cash advance usage charge The higher of \$4 or 3.0% of the total transaction amount (including any fees and charges imposed by us or a third party to effect the transaction.) The cash advance usage charge forms part of the cash advance balance.†
- Balance transfer handling fee –  
When you transfer a balance from another card 0-2% depending on your credit card and eligibility. Please refer to the Key Fact Sheet for details.

# At the time you conduct a cash withdrawal at any ATM's other than those owned or operated by HSBC or Westpac.

† At the time you conduct a cash advance.

Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australian Credit Licence 232595.

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