

HSBC Low Rate Credit Card Schedule

HSBC Bank Australia Limited ABN 48 006 434 162, Australian Credit Licence 232595

Your Credit Card Schedule contains important precontractual information about the interest rates(s), fees and charges and other details that are relevant to your credit card. This Schedule does not contain all the information we have to give you before you decide to accept our offer to give you a credit card. The information and documents contained in the offer document we sent you attaching this document contains the other important information we must give you before you enter this agreement. You must read all of these together.

Financial Table

We can change any information in this Financial Table, including adding a new fee type or reducing your Credit Limit (we'll only increase your credit limit at your request and with your consent) after the Disclosure Date. We'll always act reasonably when doing this. Please see the Credit Card Terms for changes we can make and how and when we will tell you.

Disclosure Date The Disclosure Date is the date of the offer document we sent you attaching this document.

Credit Limit The credit limit is set out in the offer document we sent you attaching this document.

Fees and Charges

Annual percentage rate (APR)	Purchases	Cash advances	Special promotion amount
	12.99% p.a. calculated at the end of day on the daily purchase balance, and charged monthly at the end of each statement period if you didn't pay us all you owe (less any special promotion balance) of your last statement. Otherwise 0% p.a. during an interest free period.	25.99% p.a. calculated at the end of day on the daily cash advance balance and charged monthly at the end of each statement period.	The special promotion rate calculated at the end of the day on the special promotion balance and charged monthly at the end of each statement period during the special promotion period. The cash advance rate will apply on the day after the last day of the special promotion period, and the unpaid balance of the special promotion will form part of the cash advance balance.
Maximum interest free period	Up to 55 days for purchases.	N/A	As stated in the special promotion
Minimum repayments	<p>After each statement period, you must pay us the minimum payment shown in your statement, which will be the higher of:</p> <p>A. 3% of all you owe (rounded down to the nearest dollar); and</p> <p>B. \$30.</p> <p>For example, if all you owe on the statement date is \$1,000 including interest and costs, (A) would be $0.03 \times \\$1,000 = \\30 which will give the highest amount and so is the minimum payment due.</p> <p>However, if you owe less than \$30 on the monthly statement, you must pay the full amount you owe. For example, if you owe \$18 that will be the minimum payment due for that month.</p> <p>Unless your special promotion has a 'deferred period' in it, the special promotion is included in all you owe, which the minimum payment is calculated on.</p> <p>You must also pay immediately any outstanding amounts and any balance that exceeds your credit limit.</p>		

Financial Table

Credit card fees and costs	Description	When we'll charge it	Fee or charge
	Annual fee	On the date of your first transaction, and then on each 12 month anniversary of that date.	\$99 per year
	Balance transfer fee	When you transfer a balance from another card.	As per your special promotion terms and is currently unascertainable
	Overlimit arrangement fee	Each time you go over your agreed credit limit. This is only charged once per statement cycle and if you continue to be overlimit in the next statement cycle then the fee is charged again.	\$30
	Late payment fee	When you don't pay the total due by the due date.	\$30 per late payment
	Overseas transaction fee	<p>At the date of the transaction, each time you make a transaction (including by using an ATM):</p> <ul style="list-style-type: none"> • in a foreign currency in Australia; or • in any currency (including AUD) outside Australia; or • on your account in any currency (including AUD) that is processed or billed outside of Australia. <p>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.</p>	Nil
	Cash advance usage fee	At the date of the transaction, when you make a cash advance or a transaction that is treated as a cash advance by the card scheme.	The higher of \$4 or 3% of the cash advance amount
	Return fee	If payments on your account are rejected or dishonoured, including any direct debit payments or cheque deposits.	\$5 per return

Financial Table

Credit card fees and costs	Description	When we'll charge it	Fee or charge
	Other	Government taxes, default fees and reasonable enforcement fees may become payable. Please see the Personal Banking Booklet for these fees.	Unascertainable

Other relevant information

Transaction Limits (temporary limits may also apply)	Cash withdrawals	Purchases and cash advances	
	\$1,000 daily ATM limit per account.	You can only spend up to your available credit limit.	
Credit Balance	You can only make a purchase up to your credit limit, even if you've paid us more than all you owe and your card account has a credit balance. If you've paid us more than all you owe, contact us immediately so we can process a refund.		
When are foreign currency cash withdrawals and transactions converted to Australian Dollars?	Type of Card	Date of conversion	Applicable Exchange Rate
	Visa	The date it's processed by Visa.	Set by Visa.
Commission	We don't receive commission in connection with your card account. We may pay a small referral commission to a referrer or referral website for, or in connection with your introduction. The amount is unascertainable.		