

Notice of Changes on Personal Credit Card Interest Rates and Finance Charges

With effect from 1 July 2015, the finance charge applicable to personal credit cards will be adjusted in response to recent changes in market condition. The finance charge will be calculated at an interest rate of 2.625% per month, which is equivalent to an annualized percentage rate (APR) of up to **36.43%** on purchase and **37.75%** on cash advance inclusive of the cash advance fee and handling fee. Please note that the new interest rate and APR set out in this Notice will apply to any finance charge charged by us after the date of the card statement issued in July 2015.

Remark: The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied to your card account may be different. US\$ Visa Gold Card requires full payment and the APR (calculated by assuming only 1% of the current balance plus the total fees and charges currently billed to the card statement are settled each month) is for reference only.

Please note that the above amendments shall be binding on you if you continue to use or retain your card(s) after 1 July 2015. If you decline to accept the amendments, you have the right to terminate your card(s) as stated in the relevant clause under the relevant credit card cardholder agreement(s). If you wish to terminate your card(s) or should you have any queries, please contact us at our branches or call our Customer Service Hotline (852) 2233 3000. For HSBC Premier customers or Advance customers, you are also welcome to call the respective HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 for enquiries.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

April 2015

個人信用卡利息及財務費用 修改通知

因應市場狀況的改變，由2015年7月1日起，適用於個人信用卡的財務費用將作出修訂。財務費用將以月息2.625%按日計算，則最高相等於購物簽賬的實際年利率**36.43%**及現金貸款的實際年利率**37.75%** (此實際年利率已包括現金貸款費及手續費在內)。謹請注意，經修訂後的利息及實際年利率將適用於本行在2015年7月份月結單日期之後徵收的財務費用。

註：此實際年利率乃根據銀行營運守則提及的有關指引所列的一套準則計算，與實際適用於您的信用卡戶口的實際年利率或有差異。美元滙財金卡須全數繳付結單結欠金額，此實際年利率（按假設每月只清還當時結欠的1%及當期月結單誌入的所有費用計算）僅供參考。

謹請注意，如您在2015年7月1日後繼續使用或持有有關信用卡，上述修訂將對您具有約束力。如您不接納上述修訂，您有權根據所屬信用卡持卡人合約中列明的有關條款終止合約。如您欲取消信用卡或有任何查詢，請親臨各分行或致電客戶服務熱線 (852) 2233 3000。若您是滙豐卓越理財或運籌理財客戶，亦歡迎分別致電滙豐卓越理財服務熱線 (852) 2233 3322 或滙豐運籌理財服務熱線 (852) 2748 8333 查詢有關詳情。

本通知中英文版本如有任何歧義，概以英文版為準。

2015年4月