



Information about your HSBC Premier Credit Card statement

Payment methods

- **HSBC Premier Hotline¹**: Call (852) 2233 3322 to transfer funds from your linked savings/current account with HSBC (phone personal identification number (PIN) required).
- **AutoPay²**: Direct debited from your designated bank account on the payment due date. To enrol, call HSBC Premier Hotline on (852) 2233 3322 or visit a nearby branch to fill in a form.
- **Automated Teller Machine (ATM)¹**: Transfer funds from your account with HSBC or deposit cash/cheque to settle your credit card account at any HSBC's ATM in Hong Kong.
- **Cash Deposit Machine (CDM) / Cheque Deposit Machine (CQM)¹**: Make a cash payment through a CDM or deposit cheques via CQM at selected branches of HSBC.
- **PPS¹**: Transfer funds from any designated bank account any time, anywhere using a tone-dial phone. For details, call the PPS pre-recorded hotline on 900 00 222 329. The merchant code of our Credit Card is "18".
- **HSBC Internet Banking¹**: Transfer funds from your account with HSBC to settle your credit card account through the internet. Visit www.hsbc.com.hk to register.
- **Cheque Payment by mail³**: Send a cheque together with the payment stub to HSBC, PO Box no. 73730, Kowloon Central Post Office, Kowloon, Hong Kong. Cheques should be crossed and made payable to '**The Hongkong and Shanghai Banking Corporation Limited**' or '**HSBC**'. Please write your card account number on the back of the cheque. Do not send cash or post-dated cheque.
- **Mailed remittance**: Transfer funds through a written request for a telegraphic transfer.

Remarks: 1. Please make your payment at least one working day ahead of the due date. For cash/cheque deposit to settle payments at HSBC's ATM, please make your payment at least two working days ahead of the due date. 2. Direct debit will be processed on the due date. 3. Cheque should be mailed at least three working days before the payment due date.

Minimum payment due

You must pay at least the minimum payment due on or before the payment due date(s) as shown on the statement. This is the current due (subject to a minimum amount), plus the overdue or overlimit due whichever is greater.

Fees and charges

- **Finance charge**: If you fail to pay the Bank the whole of the statement balance by the payment due date, a finance charge will be applied (a) to the unpaid statement balance from the statement date immediately preceding the said payment due date until payment in full and (b) to the amount of each new transaction being posted since the statement date immediately preceding the said payment due date, from the transaction date until payment in full. The finance charge will accrue daily and be calculated at the interest rate per month as specified in the Bank's "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" for the time being in force.
- **Late charge**: If the minimum payment due is not received by the bank on or before the payment due date, a late charge (subject to a minimum and a maximum amount) will be levied on your card account.
- **Overlimit handling fee**: If the statement balance (excluding all the fees and charges currently billed to the card statement) exceeds the credit limit for the time being assigned to the card account, an overlimit handling fee will be debited to the card account on the statement date.

- **Cash advance fee:** Cash advances will be subject to a handling charge depending on the channel via which the advance is made, where a minimum charge applies, plus a cash advance fee. All charges are flat and shall be debited to the card account as at the date of the advance.
- **Returned cheque/rejected autoPay:** A handling fee will be charged to the card account for each returned cheque or rejected autoPay if drawn on a bank other than HSBC.

The annualised percentage rate (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 may be different. The APR on cash advance is inclusive of handling fee and cash advance fee.

There are some other fees and charges, such as annual fee, card replacement fee, statement duplication fee, etc., which may apply. For details, please refer to the Bank's *"Bank tariff guide for HSBC Retail Banking and Wealth Management Customers"* available at our branches in Hong Kong, or visit www.hsbc.com.hk. For queries, please call HSBC Premier Hotline on (852) 2233 3322.

Transaction made outside Hong Kong

All card transactions effected in currencies other than Hong Kong dollars will be debited to the card account after conversion into Hong Kong dollars at a rate of exchange determined by reference to the exchange rate adopted by MasterCard International on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by MasterCard International to the Bank, if applicable, which fees may be shared with the Bank.

Total Account Balance

Total Account Balance (as shown under the transaction summary of the statement) is the total outstanding balance of the credit card, which includes Statement Balance and Instalment Amount Remaining. Instalment Amount Remaining is the total unbilled instalment balance, which is applicable to card accounts with instalment transactions only. Please refer to the statement balance and minimum payment due for payment.

Lost card reporting

If your card is lost or stolen, please report immediately by calling HSBC Premier Hotline on (852) 2233 3322 or inform the nearest branch of HSBC. If you are overseas, call any MasterCard member bank.

Enquiries

For enquiries, please direct to:

HSBC Premier Hotline: (852) 2233 3322

Address: Card Services, P. O. Box no. 73725, Kowloon Central Post Office, Kowloon, Hong Kong.
(Please quote your card account number on all correspondence)

Please retain this statement for your reference. For your protection, please check your statement against copies of your sales slips, and refer any queries on billings within 60 days of the statement date.

Change of Personal Information / Over-the-Limit Facility Arrangement

If you wish to change your contact information, please visit www.hsbc.com.hk to update the information. If you wish to opt-out of over-the-limit facility arrangement, you may complete the form at Personal Internet Banking.