



Information about your Renminbi credit card statement

Payment methods

- **AutoPay:** A direct debit instruction can be arranged from your renminbi (RMB) savings account held with us for monthly credit card settlement. The monthly autoPay instruction can range from the minimum payment due to full statement balance. You should make sure enough fund is available in the RMB savings account or or before payment due date.

In addition to the pre-set autoPay, payment* into your card account can be effected via cash deposit⁺ or transfer over-the-counter. Please ensure enough leadtime for funding arrangement at least one day prior to payment due date to avoid late charge.

Under current regulatory requirements, the maximum amount that a customer may exchange into or from their RMB savings account is RMB20,000 or its equivalent per person per day.

* HKD cheques must be cleared in your HKD account and cannot be directly deposited into your RMB savings/credit card account.

⁺ Deposit RMB cash into RMB savings account is subject to a cash deposit handling fee. Please refer to the Bank's *"Bank tariff guide for HSBC Retail Banking and Wealth Management Customers"*, which is available at any of HSBC branches.

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. For a RMB credit card, 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 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.

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"*, or visit www.hsbc.com.hk. For queries, please call HSBC Customer Service Hotline on (852) 2233 3000.

Transaction made outside mainland China

Transactions effected in currencies other than RMB will be debited to the card account after conversion into RMB at the prevailing credit card exchange rate as determined by the Bank on the day of the conversion.

Lost card reporting

If your card is lost or stolen, please report immediately by calling HSBC Customer Service Hotline on (852) 2233 3000 or inform the nearest branch of HSBC.

Enquiries

For enquiries, please direct to:

Hotlines:

HSBC Premier Hotline: (852) 2233 3322;

HSBC Advance Hotline: (852) 2748 8333;

HSBC Customer Service Hotline: (852) 2233 3000

Address: Card Services, P.O.Box no.73740, 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

If you wish to change your contact information, please visit www.hsbc.com.hk to update the information.