

有關個人信用卡服務費用的修訂通知

親愛的客戶：

感謝您使用滙豐信用卡。希望您享受我們的服務。因應近期市場改變，個人信用卡的服務費用將由2022年12月30日起有以下調整：

A. 利息及財務費用

- 與現時一樣，如我們在到期日或之前已收取結單結欠的全部款項，您並不需要支付任何財務費用。否則，財務費用將按日累算並以新的每月利率 — **2.65%**計算，相應新的實際年利率為：
 - 購物簽賬的實際年利率：**35.42%**
 - 現金貸款的實際年利率：**35.94%**
 - 現金套現的實際年利率：**34.17%**
- 滙豐信用卡(不包括美元滙財金卡)最低付款額已調整至下列金額：
 - (a)當期誌入結單或港幣子戶口／人民幣子戶口的所有費用及收費，加上結單日(或各子戶口結單日，如適用)結單結欠(扣除當期誌入的任何費用及收費)的1%，或(b) **300港元**，以較高者為準；加上
 - 信用卡戶口(或各子戶口，如適用)過期款項或超額款項，即上期結單的逾期最低付款額或超出閣下信用卡的信用限額的金額，以較高者為準

B. 費用

- 港元個人信用卡及銀聯雙幣信用卡的逾期費用將更改成最低付款額或下列最新金額，以較低者為準：
 - 港元個人信用卡 — **300港元**
 - 銀聯雙幣信用卡 — 港幣子戶口：**300港元**／人民幣子戶口：**300元人民幣**
- 每項現金貸款交易的貸款費將**被豁免**，而現金貸款交易的手續費將會調低至貸款額**1%**，須受限於下列最新的最低收費：
 - 於櫃檯提取現金貸款：
 - 港元個人信用卡 — **120港元**；
 - 美元滙財金卡 — **10美元**
 - 於自動櫃員機或透過任何其他渠道提取現金貸款：
 - 港元個人信用卡 — **100港元**；
 - 美元滙財金卡 — **7美元**；
 - 銀聯雙幣信用卡 — 港幣子戶口：**100港元**／人民幣子戶口：**100元人民幣**

重要提醒及備註

- 如您在2022年12月30日或以後繼續使用或持有有關信用卡，上述財務費用及利息修訂將對您具有約束力。如您不欲接納上述修訂，您可根據所屬信用卡持卡人合約中列明的有關條款終止合約。
- 實際年利率乃根據銀行營運守則提及的一套準則計算，與實際適用於您的信用卡戶口的實際年利率或有差異。

如有任何疑問，歡迎透過查詢熱線與我們聯絡。

多謝選用滙豐，我們隨時樂意為您服務。

財富管理及個人銀行(香港)



Notice of Changes on Credit Card Fees and Charges

Dear Valued Customer

Thank you for using HSBC credit cards. We hope you have been enjoying our services. With effect from 30 December 2022, we'll adjust the following fees and charges on personal credit cards in response to recent market changes:

A. Interest Rate and Finance Charges

- As with existing practice, if we receive payment of the statement balance in full on or before the payment due date, no finance charge would be incurred. Otherwise, the finance charge will accrue daily and be calculated at the new interest rate of **2.65% per month**, i.e. at the new annualised percentage rate (APR) as below:
 - APR for Purchase: **35.42%**
 - APR for Cash Advance: **35.94%**
 - APR for Cash Credit Plan: **34.17%**
- The definition of Minimum Payment Due for HSBC Credit Cards (except US\$ Visa Gold Card) has been updated as bolded below:
 - (a) Total fees and charges currently billed to the card statement or HKD/RMB sub-account plus 1% of the statement balance (of each sub-account; if applicable) (excluding any fees and charges currently billed) as at the statement date, or (b) **HKD300/RMB300** subject to the account type, whichever is higher; plus
 - Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card (for each sub-account; if applicable)

B. Fees

- The late charge of HK dollar personal credit cards and UnionPay dual currency credit cards is equivalent to the lower of the minimum payment due or the updated amount as listed below:
 - HK dollar personal credit cards — **HKD300**;
 - UnionPay dual currency credit cards — HKD sub-account: **HKD300**/RMB sub-account: **RMB300**;
- The fixed fee of each cash advance will be **exempted** while the handling fee will be reduced to **1%** on the amount of each cash advance, subject to the latest minimum charge below:
 - Over-the-counter cash advance:
 - HK dollar personal credit cards — **HKD120**;
 - US\$ Visa Gold Card — **USD10**
 - Cash advance made from ATM/through any other channels:
 - HK dollar personal credit cards — **HKD100**;
 - US\$ Visa Gold Card — **USD7**;
 - UnionPay dual currency credit cards — HKD sub-account: **HKD100**/RMB sub-account: **RMB100**

Important Note and Remarks

- If you continue to use or retain your card(s) on or after 30 December 2022, the new rate and charges will be applied to your card(s). If you don't want to accept the above changes, you can terminate your card(s) as stated in the relevant clause under the relevant credit card cardholder agreement(s).
- APR calculation is based on a set of assumptions stated in the Code of Banking Practice while there might be difference on the actual APR applied to your card account.

If you've any questions, please contact us via the enquiry hotlines.

Thank you for choosing HSBC. It's always a pleasure to serve you.