

G. Commercial Cards

G1. Credit cards/Charge cards

Item	Hong Kong dollar									
	Business Card		RMB Business Card		Corporate Card		US\$ Corporate Card		Purchasing Card	
Annual fee (per cardholder) (Effective from 16 December 2013)	Platinum Business MasterCard		RMB Business Card		World Corporate Card		USD World Corporate Card		Platinum Purchasing Card	
		HK\$550								
	World Business Card		1-2 cardholders	RMB850	1-2 cardholders	HK\$550	central billing	US\$40	1-30 cardholders	HK\$350
	1-2 cardholders	HK\$980	3-5 cardholders	RMB680	3-5 cardholders	HK\$480	individual billing	US\$75	31-40 cardholders	HK\$300
	3-5 cardholders	HK\$780	6-9 cardholders	RMB480	6-9 cardholders	HK\$400			41-60 cardholders	HK\$250
	6-9 cardholders	HK\$550	10 cardholders or above	RMB260	10-20 cardholders	HK\$300			61 cardholders or above	HK\$200
	10 cardholders or above	HK\$300			21-250 cardholders	HK\$200				
					251 cardholders or above	HK\$120				
		Gold Business Card	HK\$550			Corporate Card		US\$ Corporate Card		Purchasing Card
	Platinum Business Card				1-2 cardholders	HK\$550	central billing	US\$40	1-30 cardholders	HK\$350
	1-2 cardholders	HK\$980			3-5 cardholders	HK\$480	individual billing	US\$75	31-40 cardholders	HK\$300
	3-5 cardholders	HK\$780			6-9 cardholders	HK\$400			41-60 cardholders	HK\$250
	6-9 cardholders	HK\$550			10-20 cardholders	HK\$300			61 cardholders or above	HK\$200
	10 cardholders or above	HK\$300			21-250 cardholders	HK\$200				
					251 cardholders or above	HK\$120				
Card facility set-up fee	N/A		N/A		1% of facility amount (minimum HK\$500/US\$65) and annual review fee subject to agreement					
Card replacement fee	N/A		N/A		N/A		N/A		N/A	
Card replacement before renewal	HK\$100		RMB85		HK\$100		US\$13		HK\$100	
Joining fee	N/A		N/A		N/A		N/A		HK\$2,500	
Transaction fee	N/A		N/A		N/A		N/A		HK\$5 per transaction	
Cash advance fee	N/A		N/A		N/A		N/A		N/A	
From ATM* (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55) [†]		N/A		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55/US\$7) [†]				N/A	
Over-the-counter advances (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80) [†]		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum RMB70) [†]		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80/US\$10) [†]				N/A	
Minimum payment due	Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum of HKD50) plus overdue or overlimit due whichever is higher		Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum of RMB50) plus overdue or overlimit due whichever is higher		N/A		N/A		N/A	
Duplicate statement	N/A		N/A		N/A		N/A		N/A	
Each statement	HK\$30		RMB26		HK\$30		US\$4		HK\$30	

* For transactions effected via the Visa/Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a conversion charge. For transactions effected via other networks, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a conversion charge.

[†] This charge also applies to non-HSBC customers.

G1. Credit cards/Charge cards (continued)

Item	Hong Kong dollar				
	Business Card	RMB Business Card	Corporate Card	US\$ Corporate Card	Purchasing Card
Finance charge (Effective from 9 December 2013)	No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the Cardholder or the Company fails 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 an interest rate of 2.5% per month (equivalent to the APRs listed below).		No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/ cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2.5% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full.		No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full.
Annualised Percentage Rate (APR) †					
On purchase (Effective from 9 December 2013)	34.46%	34.46%	33.37%	33.37%	25.43%
On cash advance (inclusive of the handling and cash advance fees) (Effective from 9 December 2013)	35.61%	35.61%	35.61%	35.61%	N/A
Late charge (effective from 28 October 2013)	Minimum Payment Due or HK\$250, whichever is the lower	Minimum Payment Due or RMB250, whichever is the lower	Minimum Payment Due or HK\$250, whichever is the lower	Minimum Payment Due or US\$32, whichever is the lower	Minimum Payment Due or HK\$250, whichever is the lower
Overlimit handling fee (applicable if the current balance exceeds the credit limit for the time being assigned to the card account, excluding all the fees and charges currently billed to the card statement) (effective from 28 October 2013)	HK\$180	RMB160	HK\$180	US\$23	HK\$130
Foreign cheque clearing fee	HK\$100	N/A	HK\$100	US\$13	HK\$100
Returned cheque/rejected direct debit (If drawn on banks other than HSBC)	HK\$100	RMB85	HK\$100	US\$13	HK\$100
Sales slip retrieval					
Each photocopy	HK\$30	RMB28	HK\$30	US\$4	HK\$30
Card reference letter	HK\$150	RMB150	HK\$150	US\$20	HK\$150
Over-the-counter credit card payment handling fee	HK\$20 per transaction	HK\$20 per transaction	HK\$20 per transaction	HK\$20 per transaction	N/A
Management reports subscription fee (applicable to reports sent by post)	HK\$150 per annum	N/A	N/A	N/A	N/A

† This 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. Corporate Card, US\$ Corporate Card and Purchasing Card are 100% charge cards requiring full payment and the APR is just for reference.

Note: Card transactions which are effected in currencies other than HK dollars (for a HK dollar card) and US dollars (for a US dollar card) will be debited to the Card Account after conversion into HK or US dollars, as appropriate, at a rate of exchange determined by reference to the exchange rate adopted by Visa/MasterCard on the date of conversion plus 0.95% (0.75% for Purchasing Card) imposed by the Bank and a fee of 1% charged by Visa/MasterCard to the Bank.

For RMB Business cards, all card transactions effected in currencies other than Renminbi shall be debited to the Card Account after conversion into Renminbi at the prevailing rate of exchange determined by the Bank on the date of conversion.

G2. ATM cards/Business debit cards/Other account cards

Item	Charge
Annual fee	waived
Overseas ATM cash withdrawal ^{†,‡}	
From the HSBC Group's ATM network outside of HK	HK\$20 per transaction
From overseas networks/sites (ExpressNet or Megalink in the Philippines, Industrial and Commercial Bank of China in Guangzhou, Wells Fargo Bank in USA)	HK\$20 per transaction
From Visa/Plus network	HK\$40 per transaction
From MasterCard/Cirrus network	HK\$40 per transaction
From UnionPay network	HK\$20 per transaction
Local ATM cash withdrawal	
From HSBC Group's ATM network in HK	No charge
From non-HSBC Group's ATM in HK (Visa/Plus or MasterCard/Cirrus network)	HK\$25 per transaction
From non-HSBC Group's ATM in HK (UnionPay network)	HK\$15 per transaction
Card replacement fee (excluding credit cards)	HK\$50 (for replacement of a lost or damaged card that has been held by the customer for more than three months but less than two years)
Investigation of ATM transactions incorrectly made by customer	HK\$120 per request

[†] Surcharges of overseas local bank may be levied (if applicable).

[‡] Please take notice that any withdrawal of foreign currency through overseas ATMs will not be debited from your foreign currency account (if any), but from your Hong Kong dollar account instead. Different exchange rate, and fees and charges will apply depending on the overseas ATM network that you are using. Please refer to the following information on the debit of your Hong Kong dollar account for any overseas ATM withdrawal.

- Withdrawal via Visa / PLUS ATM network - the amount of foreign currency withdrawn from the overseas ATM will be converted to Hong Kong dollar (HKD) equivalent using an exchange rate set by Visa on the transaction date; a conversion charge of 1.0% (for PLUS ATM card) / 1.95% (via Visa credit card which is linked to banking account) is applied by HSBC on such HKD amount, inclusive of the 1% to cover relevant cost imposed by Visa to the Bank. For reference exchange rate set by Visa, please visit <https://travel.visa.com/apcemea/hk/en/travel-tools.html>.
- Withdrawal via MasterCard / Cirrus network - the amount of foreign currency withdrawn from the overseas ATM is first converted into US dollar (USD) equivalent using an exchange rate set by MasterCard on the transaction date, and such USD amount is then converted to Hong Kong dollar equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1.95% is applied by HSBC on the HKD amount, inclusive of the 1% to cover relevant cost imposed by MasterCard to the Bank. For reference exchange rate set by MasterCard, please visit <http://www.mastercard.com/global/currencyconversion/index.html>.
- Withdrawal via UnionPay network - the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by UnionPay on the transaction date without conversion charges. For reference exchange rate set by UnionPay, please visit <http://www.unionpayintl.com>.
- Withdrawal via HSBC overseas ATM in designated locations* - the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1% is applied by HSBC on such HKD amount. For reference exchange rate set by HSBC, please visit <https://www.hsbc.com.hk/1/2/hk/investments/mkt-info/fcy>.

Please note the reference rates displayed at the websites of respective network providers/HSBC may not precisely reflect the actual rates applied to the withdrawn amounts due to the time at which the rates are used, possible rounding differences and the exclusion of the conversion charge (if any).

For cards linked to more than one banking accounts, please note that some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the account printed on your card will be used, subject to any restrictions or limitations imposed by the bank providing the overseas ATM service.

* Applicable to HSBC Group's ATMs in the following locations (as of 31 May 2015):

Armenia, Australia, Bahrain, Bangladesh, Bermuda, Brunei, Canada, Mainland China, Egypt, India, Indonesia, Lebanon, Macau, Malaysia, Maldives, Malta, Mauritius, Oman, Philippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Taiwan (except for withdrawals via UnionPay network), UAE, UK, USA, Vietnam

Note: The above list is subject to change from time to time without prior notice.