

## I. Commercial Cards

## 11. Credit cards/Charge cards

Item	Business Card	RMB Business Card	World Corporate Card/ Corporate Card	USD World Corporate Card/ Corporate Card	Platinum Purchasing Card/ Purchasing Card					
<b>Annual fee (per cardholder)</b>	Platinum Business MasterCard/ Gold Business Card	HKD\$550 1-2 cardholders 3-5 cardholders 6-9 cardholders	RMB850 RMB680 RMB480	1-2 cardholders 3-5 cardholders 6-9 cardholders	HK\$550 HK\$480 HK\$400	central billing individual billing	US\$40 US\$75	1-30 cardholders 31-40 cardholders 41-60 cardholders	HK\$350 HK\$300 HK\$250	
	World Business MasterCard/ Platinum Business Card	10 cardholders or above	RMB260	10-20 cardholders	HK\$300			61 cardholders or above	HK\$200	
	1-2 cardholders	HK\$980		21-250 cardholders	HK\$200					
	3-5 cardholders	HK\$780		251 cardholders or above	HK\$120					
	6-9 cardholders	HK\$550								
	10 cardholders or above	HK\$300								
<b>Card replacement fee (before renewal)</b>	HK\$100	RMB85		HK\$100		US\$13		HK\$100		
<b>Transaction fee</b>	N/A	N/A		N/A		N/A		HK\$5 per transaction		
<b>Cash advance fee</b> (per transaction)										
From ATM*	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55/RMB50/ US\$7)*								N/A	
Over-the-counter advances	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80/RMB70/ US\$10)*								N/A	
<b>Minimum payment due</b>	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/RMB50) plus overdue or overlimit due whichever is higher			N/A		N/A		N/A		
<b>Duplicate statement</b> (each)	HK\$30	RMB26		HK\$30		US\$4		HK\$30		
<b>Finance charge</b>	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)/ 2% for purchasing card 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.									
<b>Annualised Percentage Rate (APR) †</b>										
On purchase	34.46%	34.46%		33.37%		33.37%		25.43%		
On cash advance (inclusive of the handling and cash advance fees)	35.61%	35.61%		35.61%		35.61%		N/A		
<b>Late charge</b>	Minimum Payment Due or HK\$250/RMB250/US\$32, whichever is the lower									
<b>Overlimit handling fee</b>	HK\$180	RMB160		HK\$180		US\$23		HK\$130		
<b>Foreign cheque clearing fee</b>	HK\$100	N/A		HK\$100		US\$13		HK\$100		
<b>Returned cheque/rejected direct debit</b> (If drawn on banks other than HSBC)	HK\$100	RMB85		HK\$100		US\$13		HK\$100		
<b>Over-the-counter credit card payment handling fee</b>	HK\$20 per transaction								N/A	
<b>Management reports subscription fee</b> <b>(applicable to reports sent by post)</b>	HK\$150 per annum	N/A		N/A		N/A		N/A		

\* 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.

‡ 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

The interest rate of a cash advance transaction (if applicable) will continue to accrue on a daily basis after the statement cut-off date and the accrued interest will only be charged and shown in the next statement. You may contact us to ascertain the amount of interest accrued after the current statement cut-off date and up to the payment date if you want to fully settle the interest.

**12. ATM cards/Business debit cards**

Item	Charge
<b>Annual fee</b>	waived
<b>Overseas ATM cash withdrawal †. ‡ (per transaction)</b>	
From the HSBC Group's ATM network outside of HK	HK\$20
From overseas networks/sites (ExpressNet or Megalink in the Philippines, Industrial and Commercial Bank of China in Guangzhou, Wells Fargo Bank in USA)	
From UnionPay network	HK\$50
From Visa/Plus network	HK\$40
<b>Local ATM cash withdrawal</b>	
From HSBC Group's ATM network in HK	No charge
From non-HSBC Group's ATM in HK (Visa/Plus)	HK\$25 per transaction
From non-HSBC Group's ATM in HK (UnionPay network)	HK\$15 per transaction
<b>Card replacement fee</b>	
(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. Credit cards are excluded)	HK\$50

† 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) is applied by HSBC on such HKD amount which reflects the cost imposed by Visa, please visit [www.visa.com.hk/en\\_HK/travel-with-visa/exchange-rate-calculator.html](http://www.visa.com.hk/en_HK/travel-with-visa/exchange-rate-calculator.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 [www.unionpayintl.com](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 [www.hsbc.com.hk/investments/products/foreign-exchange/currency-rate/](http://www.hsbc.com.hk/investments/products/foreign-exchange/currency-rate/).

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 Jan 2021):

Australia, Bahrain, Bangladesh, Bermuda, Canada, Mainland China, Egypt, India, Indonesia, Macau, Malaysia, 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.

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

**13. Business Debit Mastercard**

Item	Charge
<b>Annual fee</b>	waived
<b>Overseas ATM cash withdrawal (Mastercard/ Cirrus network)<sup>1, 2, 3</sup> (per transaction)</b>	HK\$40
<b>Local ATM cash withdrawal</b>	
From the HSBC Group's ATM network in HK	No charge
From non-HSBC Group's ATM network in HK (Mastercard/ Cirrus network)	HK\$25 per transaction
<b>Card replacement fee</b>	
(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. Credit cards are excluded)	HK\$50

1. Surcharges of overseas bank may be levied (if applicable).

2. Please note that any withdrawal of one of the 12 supported currencies through overseas ATMs will be debited from your respective foreign currency account, if you have sufficient foreign currency. If you do not have sufficient foreign currency to complete the withdrawal, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to our prevailing exchange rates.

3. If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by Mastercard on the date of conversion. For reference exchange rate set by Mastercard, please visit [www.mastercard.com/global/currencyconversion/index.html](http://www.mastercard.com/global/currencyconversion/index.html).

Note: The supported currencies of HSBC Mastercard Debit card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, THB and USD.

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

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.

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