

## Tariff Sheet

Payment due date from statement date	22 days
Free credit period	Up to 52 days
Finance charges on extended credit	1.99% <sup>#</sup> per month (23.88% <sup>#</sup> per annum) computed from the date of transaction
Minimum Payment Due (MPD) on extended credit usage	5% of the total payment due of the statement plus greater of Past Due or Overlimit Due (if any), subject to a minimum of ₹ 100. Interest will be charged on the extended credit as per terms and conditions
Duplicate statements (older than three months)	₹ 100 per statement
Charge in case of cheque bounce, SI dishonour, and unsuccessful payment through ECS	Cheque bounce ₹ 350 Unsuccessful SI charge ₹ 100

### CASH ADVANCE

Cash advance limit (against credit card account)	60% <sup>#</sup> of the total card limit
Transaction fee for cash advances against credit card account at branches and ATMs	2.5% of the transaction amount (subject to a minimum of ₹ 300)*
Transaction fee for cash withdrawal against your bank account at ATMs overseas	₹ 100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	Nil

### FEES AND CHARGES

Overlimit fee	₹ 500 per month
Late payment fee	50% of minimum payment due (subject to a minimum of ₹ 400 and a maximum of ₹ 750 per month)
Sales slip retrieval / charge back processing fee	₹ 250 for retrieval of original charge slip copy & ₹ 225 for duplicate copy. Charge Back processing fee ₹ 600
Out of town cheque processing / collection charge	W.e.f. 1 April 2009: Cheque value up to ₹ 10,000 - ₹ 50 per cheque ₹ 10,001 to ₹ 1,00,000 - ₹ 100 per cheque ₹ 1,00,001 and above - ₹ 150 per cheque
UPC Returns	₹ 100
Credit card replacement fee	₹ 100 (within India)
Credit card replacement fee (outside India)	₹ 100 + International courier cost of ₹ 700
Currency conversion charge for foreign currency transaction	3.5%
Credit card transfer / upgradation fee	₹ 99
Copy of Credit Information Report	₹ 50 (w.e.f. 14 Dec 09)

Service Tax and other Cess applicable as per the prevailing rates.  
Note: Tariff structure subject to change from time to time at the sole discretion of HSBC.

*Payments made to a cardholder account will be settled in the order of Minimum Payment Due, Balance Transfer outstandings, fees & charges, cash advance taken and purchase outstandings.*

*#Or at such modified rates as decided by the Bank from time to time.*

*\*Finance charge per month at the prevailing rate will also be applicable.  
Note: No refund of annual fee will be available if the credit card is terminated.  
Tariff structure subject to change from time to time at the sole discretion of HSBC. Please be advised that vide Notification No. 8/2009 - ST dated February 24, 2009, a service tax of 10% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees, interest and other charges.*

You can enjoy free credit for up to 52 days if you repay the closing balance by the payment due date indicated on your statement. If you choose not to repay this amount in full you will be charged interest on the amount spent by you on the credit card. Interest charges are calculated on the daily balance outstanding from the transaction date.

**For example:** You purchase a watch for ₹ 1,200 on 1 March and a shirt for ₹ 800 on 10 March.

Outstanding due in 20 March statement	₹ 2000
Payment made on the due date of 11th April	₹ 100
Balance carried forward (revolved)	₹ 1900
Interest calculations: (1.99% p.m.)	
a) Interest on ₹ 1200 for 41 days (from 1 March to 10 April)	₹ 32.19
b) Interest on ₹ 800 for 32 days (from 10 March to 10 April)	₹ 16.75
c) Interest on ₹ 1900 for 10 days (from 11 April to 20 April)	₹ 12.43
Total Interest charged in 20 April statement	₹ 61.37
Service Tax @ 10.3% on Interest	₹ 6.32
Outstanding due in 20 April statement	₹ 1968.95

Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled and consequent payment on your outstanding balance during this extended period: e.g. if payment due is ₹ 5,000 and you do not make any new transactions on your credit card, the repayment will stretch up to 6 years at the current tariff structure. **Limit Enhancement: No fee.** This is available after 6 months of card ownership.