

Tariff sheet

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| Standard Joining fees | Nil |
| Standard Annual fees | Rs. 700 |
| Standard Annual fees for add-on card | Rs. 350 |
| Free credit period | Up to 52 days |
| Finance charges on extended credit cash advances | 3.5% [#] per month (42% [#] per annum) computed from the date of transaction |
| Minimum repayment due 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 Rs. 100. Interest will be charged on the extended credit as per terms & conditions |
| Duplicate statements (older than three months) | Rs. 100 per statement |
| Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through ECS | Rs. 350 |
| Cash advance limit (against credit card account) | As communicated to you in your monthly card statement |
| Transaction fee for cash advances against your credit card account at branches and ATMs | 2.5% of the transaction amount (subject to a minimum amount of Rs.300)* |
| Transaction fee for cash withdrawal against your bank account | Rs. 100 at ATMs overseas |
| Transaction fee for cash withdrawal against your bank account | NIL at non-HSBC ATMs in India |
| Overlimit fee | Rs. 500 per month |
| Late payment fee (charged if min amount due does not reach HSBC by payment due date) | 50% of the minimum payment due (subject to a minimum of Rs.400 and a maximum of Rs.750 per month) |
| Sales slip retrieval/charge back processing fee | Rs. 225 |
| Out of town cheque processing / collection charge | Rs. 50 for cheque values upto Rs.10,000; Rs. 100 for cheque values from Rs. 10,001 to Rs. 100,000; Rs. 150 for cheque values Rs. 1,00,001 and above |
| Re-payment cheque pick-up charges | Rs. 35 per cheque |
| Credit card replacement fee (within India) | Rs. 100 |
| Credit card replacement fee (outside India) | Rs. 100 |
| Currency conversion charge for foreign currency transactions | 3.5% |
| Balance enquiry on the credit card at other Bank ATMs | NIL |
| Credit card Upgrade / Transfer fee | Rs. 99 per upgrade / transfer |
| Handling charges for redemption of rewards | Rs. 50 per redemption |
| Collections payment pickup fee (Payment pickup by HSBC for payments overdue) | Rs. 100 |
| Zero Percentage Fuel Surcharge (For Classic Credit Card) | Rs. 349 p.a. |
| Cash Payment Charge (HSBC credit card bill payments made in cash at HSBC Branches & Drop boxes) | Rs. 100 (w.e.f. 15 Sep 09) |
| Copy of Credit Information Report (CIR) | Rs. 50. |

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.*

Payment Hierarchy: Payments made to the credit card account will be allocated to the items on the cardholder's statement in the following order -

1. Cash transaction service charges* 2. Retail transaction service charges* 3. Annual fee
4. Late payment fee 5. Overlimit fee 6. Instalment handling fee
7. Instalment processing fee 8. Return cheque charges 9. Insurance premium
- 10a. Balance Transfer Interest charges 10b. Cash transaction Interest charges
- 10c. Purchase transaction Interest charges
- 11a. Balance Transfer Principal 11b. Cash transaction Principal
- 11c. Purchase transaction Principal

In addition, the allocation of payment will be such that the transaction/fees billed after your last statement but not yet paid, will get paid off before any charges/fees incurred after your last statement date and are yet to be reflected on your statement.

**Service Charges include the following:*

- Cash Service Charges - Cash Advance Fee - Service Tax
- Retail Service Charges - Card Replacement Fee - Statement Reprint Fee - Balance Transfer Processing Fee - Standing Instruction (SI) Failed Fee - Standing Instruction (SI) Fee - PIN Change Fee - Card Blocking Fee

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.