

# Tariff sheet

Standard Joining fees	NIL
Standard Annual fees	Rs. 2,000
Standard Annual fees for add-on card	Rs. 1,000
Free credit period	Up to 52 days
Finance charges on extended credit cash advances (w.e.f. 01 Apr 2009)	3.3%* per month (39.6%* per annum) computed from the date of transaction
Minimum repayment 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 <b>(subject to a minimum amount of Rs.300)</b>
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 above Rs. 1,00,000
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
Cash Payment Charge (HSBC credit card bill payments made in cash at HSBC Branches & Drop boxes)	Rs. 100 (w.e.f. 15 Sept 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.