

TARIFF SHEET

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| Standard Joining fees** | Rs.6000 |
| Standard Annual fees for the first year | NIL |
| Annual fees second year onwards^ | Rs.2000 |
| Standard annual fees for additional (add-on) card | Rs.500 |
| Free credit period | up to 52 days |
| Finance charges on extended credit | 3.10% [#] per month (37.2% [#] per annum) computed from the date of transaction (w.e.f. 19 th Aug 2010) |
| Minimum Payment Due (MPD) on credit usage | 5% of the total payment due of the statement plus greater of Past Due or Over limit due (if any), subject to a minimum of Rs. 100. Interest will be charged on the extended credit as per T & C. |
| Duplicate statements (older than 3 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 transaction amount (subject to a minimum of Rs.300)* |
| Transaction fee for cash withdrawal against your bank account at ATMs overseas | Rs. 100 |
| Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India | NIL |
| Overlimit fee | Rs.500 per month |
| Late payment fee | 50% of minimum payment due (subject to a min of Rs. 400 & a max of Rs. 750 p.m.) |
| Sales slip retrieval/ charge back processing fees | Rs.225 |
| Out of town cheque processing / collection charge | INR 50 per instrument (upto INR 10,000) |
| | INR 100 per instrument (INR 10,001-INR 1 lakh) |
| | INR 150 per instrument (greater than INR 1 lakh) |
| 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 |
| Repayment cheque pick-up charges (complimentary once in a month) | Rs.35 per cheque for pick-ups more than once a month |
| Credit card transfer / up gradation fee | INR 99 |
| Collection payment pickup fee (Payment pickup by HSBC for payment overdue) | Rs. 100 |
| Cash Payment Charge (HSBC credit cards bill payments made in cash at HSBC Branches & Drop Boxes) | Rs. 100 (w.e.f. 15 Sept 09) |
| Copy of Credit Information Report | INR 50 (w.e.f. 14 December 2009) |

#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.*

***This is optional, subject to availing of the joining gift.*

^This is waived off in case the cardholder spends Rs. 1 lakh or more in the previous year.

*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. The credit limit and cash withdrawal limit (40% of credit limit or as decided by the bank from time to time) are communicated to you in your monthly card statement. The available credit limit is provided as part of the monthly statement. The Bank reserves its right to reduce the credit limit without any prior notice or intimation. Usage of the card shall be deemed as acceptance of the credit limits granted from time to time.*

Payment Hierarchy

Payments made to the cardholders account will be settled in the order of Minimum Payment Due, Balance Transfer (BT) outstanding, fees and charges, cash advances and purchase outstandings. Categorywise, the payments will be allocated in the following order -

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|--------------------------------------|---------------------------------------|
| 1. Cash transaction service charges* | 2. Retail transaction service charges |
| 3. Annual Fee | 4. Late Payment fee |
| 5. Overlimit fee | 6. Installment handling fee |
| 7. Installment processing fee | 8. Return cheque charges |
| 9. Insurance premium | |
| 10. Interest charges | a. BT Interest |
| b. Cash transaction Interest | c. Purchase transaction Interest |
| 11. Principal amount | a. BT Principal |
| b. Cash transaction Principal | c. Purchase transaction Principal |

**Please refer to the Advance Platinum Credit Card Service Guide for more details on the service charges and its components.*