

# 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 and cash advances (w.e.f. 1st August 2010)                    | 3.10%# per month (37.2%# per annum) computed from the date of transaction   |
| Minimum Payment Due (MPD) on credit usage  | 5% of the total payment due of the statement plus greater of Past Due or Overlimit due (if any, subject to a min of Rs. 100. Interest will be changed on the extended credit as per terms and conditions. |
| Duplicate statements (older than 3 months)   | Rs. 100 per statement   |
| Charge in case of cheque bounce, SI 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 advance   | 2.5% of the transaction amount (subject to a minimum amount of Rs. 300)   |
| Transaction fee for cash withdrawal against bank account   | Rs. 100 at ATMs overseas  |
| Transaction Fee for cash withdrawal against bank accounts at non HSBC ATMs in India              | NIL   |
| Overlimit fee  | Rs. 500 per month   |
| Late payment fee   | 50% of the minimum amount due (subject to a minimum amount 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  | INR 50 per instrument (upto INR 10,000)<br>INR 100 per instrument (INR 10,000 - INR 1 lakh)<br>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   |
| Foreign currency transactions  | 3.5%  |
| Balance Enquiry on the credit card at other bank ATMs  | NIL   |
| Re-payment Cheque pick-up charges (complimentary once in a month)                                | Rs. 35 per cheque for pick-ups more than once a month   |
| Credit card transfer / upgradation 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 Dec 09)   |

Payments made to a cardholder account will be settled in the following order given below -

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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. Balance Transfer Interest           |
| b. Cash transaction Interest         | c. Purchase transaction Interest       |
| 11. Principal Amount                 | a. Balance Transfer Principal          |
| b. Cash transaction Principal        | c. Purchase transaction Principal      |

\*Service Charges include the following:

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

#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.**

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.

Issued by the Hongkong and Shanghai Banking Corporation Limited, India.  
Incorporated in Hong Kong SAR with limited liability.