

Tariff Sheet

Standard joining fees	NIL
Standard annual fees	Rs. 1,500
Standard annual fees for additional card	Rs. 750
Free credit period	up to 52 days
Finance charges on extended credit and cash advances	2.75%# per month (33%# per annum) computed from the date of transaction
Minimum repayment on extended credit	5% of your Outstanding balance and usage the greater of your Past Due amount and Overlimit amount (subject to minimum of Rs.100). Interest will be charged on 'unpaid balance after the due date of payment'.
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 your bank account ATMs overseas	Rs. 100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	Rs. 500 pm
Late payment fee	50% of the min amt due (subject to a min amt of Rs. 400 and a max of Rs. 750 per month)
Sales slip retrieval/charge back processing fee	Rs. 225
Out of town cheque processing/ collection charge cheque	Up to Rs. 10,000 - Rs. 50 per cheque Rs. 10,001 to Rs. 1,00,000 - Rs. 100 per Rs. 1,00,001 and above - Rs. 150 per cheque
Credit card replacement fee (within India)	Rs. 100
Credit card replacement fee (outside India)	Rs. 100 + International courier cost of Rs. 700
Foreign currency transactions	3.5%
Balance Enquiry on the credit card at other bank ATMs	NIL
The Repayment cheque pick-up charges (Complimentary once in a month)	Rs. 35 per cheque more than once a month
Cash payment charge (HSBC credit card bill payments made in cash at HSBC Branches & Drop boxes)	Rs. 100 (w.e.f. 27 Oct 09)
Collection payment pickup fee (Payment pickup by HSBC for payments overdue)	Rs. 100
Copy of Credit Information Report (CIR)	Rs. 50

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

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| <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 10. Interest charges <ol style="list-style-type: none"> a. Balance Transfer Interest b. Cash transaction Interest c. Purchase transaction Interest 11. Principal Amount <ol style="list-style-type: none"> a. Balance Transfer Principal b. Cash transaction Principal c. Purchase transaction Principal |
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*Service Charges include the following:

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| <ul style="list-style-type: none"> • Retail Service Charges <ul style="list-style-type: none"> - Card Replacement Fee - Balance Transfer Processing Fee - Standing Instruction (SI) Fee - Card blocking Fee - Statement Reprint Fee - Standing Instruction (SI) Failed Fee - Pin Change Fee | <ul style="list-style-type: none"> • Cash Service Charges <ul style="list-style-type: none"> - Cash Advance Fee - Service Tax |
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#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.