

# Tariff Sheet

Standard Joining fees	Nil
Standard Annual fees	Rs. 2000
Standard Annual fees for add-on card	Rs. 1000
Free credit period	Up to 52 days
Finance charges on extended credit and cash advances (w.e.f. 01 May 2009)	3.3% <sup>#</sup> per month (39.6.% <sup>#</sup> per annum) computed from the date of transaction
Minimum repayment on extended credit usage	5% of the total payment due of the 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 w.e.f. 01 May 2009)	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 at ATMs overseas	Rs. 100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India (w.e.f. 01 Apr 2009)	NIL
Over limit fee	Rs. 500 per month
Late payment fee (charged if minimum amount due does not reach HSBC by payment due date) (w.e.f. 01 May 2009)	50% of the minimum amount 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 (w.e.f. 01 May 2009)	Upto Rs. 10,000 - Rs. 50 per cheque; Rs. 10,001 to Rs. 1,00,000- Rs. 100 per cheque 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
Currency conversion charge for foreign currency transactions	3.5%
Balance enquiry on the credit card at other bank ATMs	NIL
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 pick up 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 order of the following payment hierarchy: Cash transaction service charges\*, Retail transaction service charges\*, Annual fee, Late payment fee, Overlimit fee, Instalment handling fee, Instalment processing fee, Return cheque charges, Insurance premium, Interest charges (In the order of Balance Transfer Interest, Cash transaction Interest, Purchase transaction Interest), Principal Amount (In the order of Balance Transfer Principal, Cash transaction Principal, Purchase transaction Principal).

\*Service Charges include Cash Service Charges (Cash Advance Fee, Service Tax) and 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).

#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.