

# HSBC Advance Visa Platinum Credit Card and Advance Visa International Debit Card

## Fact Sheet



Together we thrive

## HSBC Advance card fees

	Debit Cards	Credit Cards
<b>Advance Visa Platinum Credit Card</b> (*Offered as part of a proposition)	n/a	Free*
<b>Advance Visa International Debit Card</b>	Free*	n/a
<b>Additional cards</b>		
First additional card	Free	Free
Second and subsequent cards	Free	€25.00 p.a.
<b>Cash withdrawals by means of an ATM</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
from HSBC Bank Malta p.l.c.	Free	0.3% on amount withdrawn (minimum €0.60 per transaction)
from non-HSBC Bank Malta p.l.c. (locally and abroad)	Free	1% on amount withdrawn (minimum €5.00 per transaction)
<b>Over the counter cash withdrawals</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
from non-HSBC Bank Malta p.l.c. (locally and abroad)	Free	1% on amount withdrawn (minimum €5.00 per transaction)
<b>Investigation fees on Disputed Transactions</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
Where our investigations show that the transaction was correct and/or the entry was not a result of any error by the bank/merchant	€25.00 Inclusive of VAT	€25.00 Inclusive of VAT

<b>Making international payments</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
Transactions completed in euro	Free	Free
Transactions completed in a currency other than euro	1.75%	1.75%
	<b>Debit Cards</b>	<b>Credit Cards</b>
Requesting statements	€1.00 per page	€1.00 per Page

### **Fees applicable to Credit Cards Only**

#### **Late payment fees**

Payment amount and due date are shown on your latest statement. If payment is delayed you will be charged as follows:

First month	<b>€5.00</b>
Second month and monthly thereafter until payments are regularised	<b>€15.00</b>

You may settle your account by setting up a monthly direct debit or through your Personal Online Banking by visiting the bank's website – [www.hsbc.com.mt](http://www.hsbc.com.mt).

#### **Over limit fee**

When the 'Closing Balance' on your statement exceeds your credit limit	<b>€15.00</b>
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#### **Reactivation of Credit Card Accounts**

If your card has been suspended due to account not conducted according to the Cards Conditions of Use and is subsequently reactivated, a fee of €12.00 is charged upon reactivation.

#### **Charges for Overseas emergency benefits**

Cash disbursement	<b>USD 100</b>
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## **Interest on Credit Card Accounts**

### **Cash Advances**

These refer to any cash related payments, including but not limited to cash withdrawals by means of an ATM, cash withdrawn over the counter, purchase of gaming chips, crypto currencies, traveller cheques, foreign currency and transfer of funds from credit card accounts. Interest is charged on the balance outstanding from the date the transactions are posted to the account until the date the balance is paid in full.

### **Purchases**

Interest free up to 56 days. No interest will be charged on the amounts of purchases repaid and credited to the account within 25 days from the date of your statement on which those purchases first appeared. Interest at the applicable rates is charged on the daily balance outstanding at the end of the 25 days from that statement date and will continue to be so charged until full repayment is made to the account.

### **Annual Rate**

The rate of interest shall be 5.75% p.a. over the Bank's Base Rate, presently 2.50% p.a., the current effective rate being 8.25% p.a., calculated on the daily debit balance. This means that assuming a credit limit of €1000 the Annual Percentage Rate "APR" will be 8.7%.

These rates and tariffs are also in conjunction with the General Tariff.

Approved and issued by HSBC Bank Malta p.l.c., (116, Archbishop Street, Valletta VLT1444).  
HSBC Bank Malta is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta).

[www.hsbc.com.mt/advance](http://www.hsbc.com.mt/advance)  
Customer Service +356 2148 9101

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