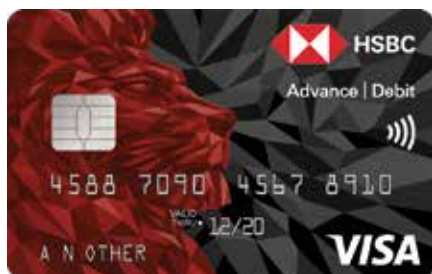


HSBC Advance Visa Platinum Credit Card and Advance Visa International Debit Card

Fact Sheet



HSBC

Opening up a world of opportunity

HSBC Advance card fees

	Debit Cards	Credit Cards
Advance Visa Platinum Credit Card (*Offered as part of a proposition)	n/a	Free*
Advance Visa International Debit Card	Free*	n/a
Additional cards First additional card Second and subsequent cards	Free Free	Free €25.00 p.a.
Cash withdrawals by means of an ATM	Debit Cards	Credit Cards
from HSBC Bank Malta p.l.c.	Free	0.3% on amount withdrawn (minimum €0.60 per transaction)
from non-HSBC Bank Malta p.l.c. (locally and abroad)	Free	1% on amount withdrawn (minimum €5.00 per transaction)
Over the counter cash withdrawals	Debit Cards	Credit Cards
from non-HSBC Bank Malta p.l.c. (locally and abroad)	Free	1% on amount withdrawn (minimum €5.00 per transaction)
Investigation fees on Disputed Transactions	Debit Cards	Credit Cards
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

Making international payments	Debit Cards	Credit Cards
Transactions completed in euro	Free	Free
Transactions completed in a currency other than euro	1.75%	1.75%
	Debit Cards	Credit Cards
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	€5.00
Second month and monthly thereafter until payments are regularised	€15.00

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.

Over limit fee

When the 'Closing Balance' on your statement exceeds your credit limit	€15.00
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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	USD 100
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Interest on Credit Card Accounts

Cash Advances

Cash Advances refer to any cash related payments, including but not limited to ATM withdrawals, top-ups to non-HSBC accounts/cards, cash withdrawn over the counter, purchase of gaming chips, cryptocurrencies, traveller's cheques, foreign currency and transfer of funds from credit card accounts. Please note that interest is charged on the balance on your card (which would include transaction fees as well as other card related fees) from the date on which the transactions and related fees are posted to the account, until the date on which the balance is paid in full.

Purchases

We do not charge interest on any purchases (excluding Cash Advances) if you repay the full amount you owe to us within the 56 days' grace period (ie if you repay the full amount you owe to us on that statement date by the next payment due date). However, if you choose to make a partial payment on the amount purchased, the remaining unpaid balance will incur interest from the date on which this transaction was booked to your account. Interest will be calculated on a daily basis and worked out on the basis of a 360-day calendar year.

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
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