

Card Standard Account Fees



Credit cards

Card fees

- **MasterCard or VISA Classic** €21.00 p.a.
- **Visa and MasterCard** €30.00 p.a.
when taken together
- **Additional Cards**
First additional card **Free**
Second and subsequent additional card. **€7.00 per card p.a.**
- **MasterCard or VISA (Student)** **Free***
*To be eligible, students must meet the Yes 4 students criteria

Transaction fees – cash withdrawals

ATM withdrawals and over the counter Cash Advances from HSBC Bank Malta p.l.c. **0.3% on the amount withdrawn, minimum €0.60 per transaction.**

Over the counter Cash Advances and ATM withdrawals from non-HSBC Bank Malta p.l.c. branches (both locally and overseas). **1% on the amount withdrawn, minimum €5.00**

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**

Monthly thereafter until payments are regularised. **€15.00**

You may settle your account online through our Personal Internet Banking – visit www.hsbc.com.mt or by direct debit.

Over limit fee

When the 'Closing Balance' on your statement exceeds your credit limit. **€15.00**

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.

Overseas emergency charges

Card replacement	US\$160
Cash disbursement	US\$160
Card cancellation	US\$50

Duplicate Credit Card Account Statement Fees

Per page **€1.00**

Interest on Credit Card Accounts

Cash Advances

These are any cash related payments, including but not limited to ATM withdrawals, cash withdrawn over the counter, purchase of gaming chips, cryptocurrencies, traveller's cheques, foreign currency and transfer of funds from credit card accounts.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 €700 the Annual Percentage Rate "APR" will be 12.5%.

The following applies to Credit Cards and Student Debit Card

Currency Conversion Fee

Euro transactions in all countries	Free
Transactions effected in a currency other than Euro.	1.75%

Exchange Rate

More than one currency can be involved when a transaction is converted into euro. For example, a transaction effected in Australian Dollars (AUD) is first converted into United States Dollars (USD) before conversion into euro. Conversion to euro is arrived at by using the Card Schemes' selling rate, on the day the transaction is processed by the Card Schemes. The exchange rate shown on your statement against each foreign currency transaction is arrived at by dividing the foreign currency amount with the euro equivalent.

Debit cards

- **Debit Cards**

ATM withdrawals from HSBC Bank ATMs (locally and abroad). **Free**

ATM withdrawals from non-HSBC Bank ATMs (locally and abroad). **€2.50 per transaction**

- **Student Debit card**

ATM withdrawals from HSBC Bank ATMs (locally and abroad). **Free**

ATM withdrawals from non-HSBC Bank ATMs (locally and abroad). **€1.75 per transaction**

The following fees apply to both Credit and Debit Cards

Investigation fees on Disputed Transactions

Where an investigated transaction shows to be an error on the part of HSBC Bank Malta p.l.c., or the merchant. **Free**

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**

Collection of cards and/or PINs

Card/PIN are normally sent to your mailing address.

Free

Card/PIN are collected personally from Operations Centre or from any one of our offices.

€10.00*

* Waived if request is initiated by bank.