

# HSBC Business Debit and Credit Card Standard Account Fees



# Debit cards

## Card fees

• <b>Business Debit Card</b>	<b>Free</b>
Each Additional Card/Cards	<b>Free</b>

## Transaction fees – Cash Withdrawals

• <b>Business Debit Card</b>	<b>Free</b>
Withdrawals from HSBC Bank Worldwide ATMs	
Withdrawals from non HSBC Bank Worldwide ATMs (both locally and overseas)	<b>€2.50</b> per transaction

# Credit cards

## Card fees

• <b>Business Credit Card</b>	<b>€56.00</b> p.a.
• <b>Each additional Business Credit Card</b>	<b>€23.00</b> per card p.a.

## Transaction fees – cash withdrawals

Withdrawals from HSBC Bank Malta ATMs	<b>0.3%</b> on the amount withdrawn, minimum €0.60 per transaction.
Over the counter Cash Advances and withdrawals from non-HSBC Bank Malta ATMs ( <i>both locally and overseas</i> )	<b>1%</b> on the amount withdrawn, minimum €5.00.

# Credit Cards

## 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>
Monthly thereafter until payments are regularised	<b>€15.00</b>

You may settle your account online through our Internet Banking platform or by direct debit.

## 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.

## Overseas emergency charges

Cash disbursement	<b>US\$160</b>
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## Duplicate Credit Card Account Statement Fees

Per page	<b>€1.00</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These refer to any cash related payments, including but not limited to cash withdrawals by means of an ATM, cash withdrawn over the counter, purchase of gaming chips, crypto currencies, traveller cheques, foreign currency and transfer of funds from credit card accounts.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 (which would include transaction fees) from the date the transactions and transaction fee are posted to the account until the date the balance is paid in full.

## Purchases

We do not charge interest on any purchases shown in a statement if you repay the full amount you owe to us within the 56 days' grace period (i.e. if you repay the full amount you owe us on that statement date by the next payment due date). However, if you do not settle your outstanding full purchase amount within the grace period, we will charge interest from the date that transaction was added to your account until the amount you owe us has been repaid in full.

## Annual Rate

The rate of interest shall be 6.25% p.a. over the Bank's Base Rate, presently 2.50% p.a., the current effective rate being 8.75% p.a., calculated on the daily debit balance.

## The following applies to both the Business Debit and Credit Cards

### Currency Conversion Fees

Transactions made overseas incur the following currency conversion fee:	<b>Free</b>
Euro transactions	
All other transactions	<b>1.75%</b>

### 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.	<b>Free</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.	<b>€25.00</b> inclusive of VAT

### Collection of cards and/or PINs

Card/PIN are normally sent to your mailing address.	<b>Free</b>
Card/PIN are collected personally from Operations Centre or from any one of our offices.	<b>€10.00*</b>

\*Waived if request is initiated by bank.

### Card replacement fee

Requests for a card replacement	<b>€5</b>
Requests for a replacement of a lost/stolen card	<b>€5</b>
Requests for a card replacement due to a change in surname	<b>Free</b>