



**Name of the Account Provider: HSBC Bank Malta p.l.c.**

**Account Name: HSBC Classic Visa/Mastercard Credit Card**

**Date: 08.03.2021**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account, which fees are not listed here. Full information is available in the General Tariff for Personal Customers found on the Bank's website [hsbc.com.mt](http://hsbc.com.mt).
- A glossary of the terms used in this document is available on the Bank's website [hsbc.com.mt](http://hsbc.com.mt).

Service	Fee
<b>Cards and cash</b>	
<b>Providing and renewing a Credit Card</b>	
Visa Card or Mastercard	Yearly fee €21.00
Visa Card and Mastercard	Yearly fee €30.00
First Additional card	Yearly fee €0.00
Second and subsequent additional card	Yearly fee €7.00
Interest rate	5.75% over Bank Base Rate (currently 2.5%)
<b>Making International payments using a Credit Card</b>	
Currency Conversion Fee	Transactions other than euro 1.75%
<b>Cash withdrawal</b>	
ATM withdrawals from HSBC Bank Malta p.l.c.	0.30% minimum €0.60 per transaction
ATM withdrawals from non-HSBC Bank Malta p.l.c. locally and abroad	1% minimum €5.00 per transaction
Over the counter cash advances both locally and abroad (excluding HSBC Bank Malta p.l.c.)	1% minimum €5.00 per transaction
Investigations/Charge Back	This charge will be levied if entry is proved to be correct and/or the entry was not a result of any error on the part of the bank/merchant €25.00
Late Payment Fees	First month €5.00
	Monthly thereafter €15.00
Over Limit Fee	€15.00

Reactivation of delinquent Cards		€12.00
<b>Replacing a card</b>		
Replacing of lost/damaged card		€0.00
Urgent request for replacing a card		€30.00
Card and/or PIN mailed by post		€0.00
Collection of Card/PIN from Head office or Branch		€10.00
<b>Other Fees</b>		
Requesting a duplicate statement	Per page	€1.00
<b>Overseas emergency services</b>		
Cash disbursement fee		USD160