



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

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

**Date: 01.03.2024**

- 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.
- This document informs you about the fees for the most representative services linked to a payment account which are applicable to this account and about any fees and/or penalties which may be incurred for the use of this account. Complete pre-contractual and contractual information on all the services is provided in other document.
- 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 [www.hsbc.com.mt/rates-and-tariffs/](http://www.hsbc.com.mt/rates-and-tariffs/)
- A glossary of the terms used in this document is available free of charge. This glossary is available at any time on the Bank's website (<https://www.hsbc.com.mt/help/glossary-of-terms/>), at the Bank's branches and upon request.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	€0.00
<b>Subscribing and renewing internet, mobile and telephone banking</b>	Yearly fee €0.00
<b>Requesting statements</b>	
Requesting a duplicate statement (not applicable for Premier customers)	€1.00 per page
Requesting a paper statement by post when subscribed to Internet Banking (not applicable for Premier customers)	€1.00 per page (€5.00 maximum)
Requesting Statements prior to January 2002	€25.00 in addition to the standard fee
Extra Statements (in excess of a monthly frequency)	€1.00 per statement
<b>Payments (excluding cards)</b>	
<b>Receiving money – EURO</b>	<i>Service Not Available</i>
<b>Receiving money – Other Currencies</b>	<i>Service Not Available</i>
<b>Sending money in euro to other account in the Single Euro Payment Area</b>	<i>Service Not Available</i>
<b>Sending money in other currencies to any other account</b>	<i>Service Not Available</i>
<b>Direct Debit</b>	<i>Service Not Available</i>
<b>Standing Order</b>	<i>Service Not Available</i>

<b>Cards and Cash</b>		
<b>Providing and renewing a debit card</b>		<i>Service Not Available</i>
<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 payments using a local Debit or Credit Card</b>		<i>Service Not Available</i>
<b>Making payments using an International Debit or Credit Card</b>		
Making payments using an International Credit Card	Currency Conversion Fee (Transactions other than euro)	1.75%
Making payments using an International Debit Card		<i>Service Not Available</i>
<b>Cash withdrawal and deposit</b>		
Cash deposit		<i>Service Not Available</i>
ATM withdrawals from HSBC Bank Malta p.l.c.		0.30% (minimum €0.60 per transaction)
ATM withdrawals from non-HSBC Bank locally and abroad (Other local and foreign banks may charge additional fees for the use of their ATM/s)		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
Overseas emergency services	Cash disbursement fee charged by VISA/Mastercard	\$160 (converted to EUR at the prevailing exchange rate at the time of processing of the payment)

<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>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<i>Service Not Available</i>
<b>Other services</b>	
<b>Depositing and encashing a cheque</b>	<i>Service Not Available</i>
<b>Stopping a cheque</b>	<i>Service Not Available</i>