

## Key facts about these credit cards



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**This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009 (Cth)***

## Description of these credit cards

Product Name	HSBC Low Rate Credit Card	HSBC Platinum Credit Card	HSBC Platinum Qantas Credit Card	HSBC Star Alliance Credit Card	HSBC Premier World MasterCard®
Minimum Credit Limit	\$1,000	\$6,000	\$6,000	\$6,000	\$10,000
Minimum repayments	3% or \$30 whichever is higher	3% or \$20 whichever is higher	3% or \$20 whichever is higher	3% or \$20 whichever is higher	3% or \$20 whichever is higher
Interest on purchases	12.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases
Interest on cash advances	25.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Balance transfer interest rate	0% p.a. for 12 months. 2% BT fee.*	0% p.a. for 12 months. 2% BT fee.*	0% p.a. for 12 months. 2% BT fee.*	0% p.a. for 12 months. 2% BT fee.*	0% p.a. for 12 months. 2% BT fee.*
Annual Fee	\$99	\$0 first year, \$149 thereafter	\$0 first year, \$299 thereafter	\$0 first year, \$450 thereafter	\$0
Late payment fee	\$30	\$30	\$30	\$30	\$30
Website	<a href="http://www.hsbc.com.au/credit-cards/products/low-rate/">www.hsbc.com.au/credit-cards/products/low-rate/</a>	<a href="http://www.hsbc.com.au/credit-cards/products/platinum/">www.hsbc.com.au/credit-cards/products/platinum/</a>	<a href="http://www.hsbc.com.au/credit-cards/products/platinum-qantas/">www.hsbc.com.au/credit-cards/products/platinum-qantas/</a>	<a href="http://www.hsbc.com.au/credit-cards/products/star-alliance">www.hsbc.com.au/credit-cards/products/star-alliance</a>	<a href="http://www.hsbc.com.au/credit-cards/products/premier/">www.hsbc.com.au/credit-cards/products/premier/</a>

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be found in Credit Cards Charges - Your Guide from [www.hsbc.com.au/credit-cards/terms](http://www.hsbc.com.au/credit-cards/terms)

For more information on choosing and using credit cards visit the ASIC consumer website [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.hsbc.com.au/credit-cards/terms](http://www.hsbc.com.au/credit-cards/terms)

\* Applies to balance transfers requested at card application. Rate then switches to variable cash advance rate

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