

# Standard Card Account Fees



# HSBC Cards

Your HSBC account on the go. We are always looking to make payments easier for you.

## Card fees

	<b>Debit Cards</b>
<b>International Debit Card</b>	Free
<b>Student International Debit Card</b>	Free
<b>Additional cards</b>	
First additional card	Free
Second and subsequent cards	Free
	<b>Credit Cards</b>
<b>Mastercard or Visa Classic</b>	€21.00 p.a.
<b>Visa and Mastercard</b> (when both cards are held)	€30.00 p.a.
<b>Additional cards</b>	
First additional card	Free
Second and subsequent cards	€7.00 p.a.
<b>Mastercard or Visa (Student)</b> (*Students must meet the Student's eligibility criteria)	Free*

## Transaction Fees

<b>Cash withdrawals by means of an ATM</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
from HSBC Bank Malta p.l.c.	Free	0.3% on amount withdrawn (minimum €0.60 per transaction)
from HSBC Bank Worldwide (Non HSBC Bank Malta p.l.c.)	Free	1% on amount withdrawn (minimum €5.00 per transaction)
From other Banks (Non HSBC Bank both locally and abroad)	€2.50* per transaction for other Banks	1% on amount withdrawn (minimum €5.00 per transaction)

\*€1.75 for student cards

<b>Over the counter cash Withdrawals</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
from HSBC Bank Malta p.l.c.	Free	n/a
from non-HSBC Bank Malta p.l.c. (locally and abroad)	n/a	1% on amount withdrawn (minimum €5.00 per transaction)

<b>Investigation fees on Disputed Transactions</b>	<b>Debit Cards</b>	<b>Credit Cards</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 (waived if entry is proved to be an error on the part of the bank/merchant)	€25.00 Inclusive of VAT	€25.00 Inclusive of VAT
<b>Making international payments</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
Transactions completed in euro	Free	Free
Transactions completed in a currency other than euro	1.75%	1.75%
<b>Other Fees</b>	<b>Debit Cards</b>	<b>Credit Cards</b>
Requesting duplicate statements	€1.00 per page	€1.00 per page

### **Fees applicable to Credit Cards Only**

#### **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**

Second month and monthly thereafter until payments are regularised **€15.00**

You may settle your account by setting up a monthly direct debit or through your Online Banking by visiting the bank's website - [www.hsbc.com.mt](http://www.hsbc.com.mt).

#### **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.

#### **Charges for Overseas emergency benefits**

Cash disbursement **USD 160**

#### **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 and other card related 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 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 15.10%.

Registered in Malta number C3177. Registered Office: 116, Archbishop Street, Valletta VLT 1444, Malta. HSBC Bank Malta p.l.c. is regulated and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta) by the Malta Financial Services Authority.

Customer Service 2380 2380

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