

KEY FACTS STATEMENT FOR CREDIT CARDS

You are advised to refer to the “Bank tariff guide for HSBC Wealth and Personal Banking Customers” and the Credit Card Terms for your credit card for more details.

Credit Cards
November 2024

Interest Rates and Finance Charges		
Annualised Percentage Rate (APR) for Purchase ¹	<p>35.42% when you open your account and it will be reviewed from time to time.</p> <ul style="list-style-type: none">If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any finance charge on that statement balance.If you do not pay the statement balance in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full. The finance charge is imposed on:<ul style="list-style-type: none">the unpaid statement balance, from the statement date immediately preceding the payment due date until we receive payment in full; andthe amount of each new transaction being posted to your card account since that statement date, from the transaction date until we receive payment in full.The finance charge will accrue daily and be calculated at the interest rate of 2.65% per month (i.e. at the APR listed above).	
APR for Cash Advance ¹	<p>35.94% (inclusive of the cash advance and handling fees) when you open your account and it will be reviewed from time to time.</p> <ul style="list-style-type: none">If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any finance charge on that statement balance.If you do not pay the statement balance in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full. The finance charge is imposed on:<ul style="list-style-type: none">the unpaid statement balance, from the statement date immediately preceding the payment due date until we receive payment in full; andthe amount of each new transaction being posted to your card account since that statement date, from the transaction date until we receive payment in full.The finance charge will accrue daily and be calculated at the interest rate of 2.65% per month (i.e. at the APR listed above). <p>Remarks:</p> <ol style="list-style-type: none">Please note that we do not appoint any third parties to refer credit card applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call 2233 3322 for HSBC Premier customers or 2233 3000 for Other Personal Banking customers.Accrual of interest on a cash advance transaction will continue after the statement cut-off date and the accrued interest will only be charged and shown in the next statement. If you wish to fully settle the interest, you may contact us to ascertain the amount of accrued interest payable following the current statement cut-off date. For enquiry, please call 2233 3322 for HSBC Premier customers or 2233 3000 for Other Personal Banking customers.To borrow or not to borrow? Borrow only if you can repay!	
Delinquent APR	N/A	
Interest Free Period	Up to 56 days	
Minimum Payment Due	Card type	Minimum Payment Due
	HSBC Premier MasterCard / HSBC Red Credit Card / HSBC Visa Signature Card / HSBC EveryMile Credit Card / Visa Platinum Card (including green credit card) / Visa Gold / Gold MasterCard / Visa / MasterCard / iCAN Card	<p>(i) (a) Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) HKD300, whichever is higher; plus</p> <p>(ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher.</p>

	HSBC Pulse UnionPay Dual Currency Diamond Card ⁵ / UnionPay Dual Currency Card	(i) (a) Total fees and charges currently billed to the HKD sub-account /RMB sub-account plus 1% of the statement balance of each sub-account (excluding any fees and charges currently billed) as at the statement date, or (b) HKD300 for HKD sub-account/ RMB300 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card for each sub-account, whichever is higher.
	US\$ Visa Gold Card	Equivalent to the full amount of the statement balance.

Fees				
Annual Fee	The annual fee for primary and additional cards are as follows:			
	Card type²	Primary card	Additional card (separate billing)	Additional card (combined billing)
	<i>HK dollar personal credit cards</i>			
	HSBC Premier MasterCard	Waived permanently	N/A	Waived permanently
	HSBC Red Credit Card	Waived permanently	N/A	Waived permanently
	HSBC Visa Signature Card	HKD2,000	N/A	HKD1,000
	HSBC EveryMile Credit Card ³	HKD2,000	N/A	N/A
	Visa Platinum Card (including green credit card)	HKD1,800	N/A	HKD900
	Visa Gold / Gold MasterCard	HKD600	HKD600	HKD300
	Visa / MasterCard	HKD300	HKD300	HKD150
	iCAN Card	HKD300	N/A	N/A
	<i>Foreign currency credit card</i>			
	US\$ Visa Gold Card	USD80	USD80	USD40
	<i>UnionPay dual currency credit card</i>			
	HSBC Pulse UnionPay Dual Currency Diamond Card ⁵	HKD1,800	N/A	HKD900
	UnionPay Dual Currency Card	HKD300	N/A	HKD150
Cash Advance Fee and Handling Fee	For each cash advance, we will charge you on the date of the cash advance, a handling fee of 1% on the cash advance amount, subject to the following minimum charge: <ul style="list-style-type: none"> For over-the-counter cash advance: HK dollar personal credit cards — HKD120; US\$ Visa Gold Card — USD10; UnionPay dual currency credit cards — N/A For cash advance made from ATM or through any other channels: HK dollar personal credit cards — HKD100; US\$ Visa Gold Card — USD7; UnionPay dual currency credit cards — HKD sub-account: HKD100 / RMB sub-account: RMB100 			
Bill Payment Handling Fee (applicable for payments to finance companies)	1% of the Payment Amount per transaction (minimum: HKD120)			

Foreign Currency Transaction Fee⁴	<p>For HK dollar personal credit cards and US\$ Visa Gold Card: 1.95% of every card transaction which is effected in currencies other than Hong Kong dollars (for HK dollar personal credit cards) / US dollars (for US\$ Visa Gold Card)</p> <p>For UnionPay dual currency credit cards: 1% of every card transaction which is effected in currencies other than Renminbi and Hong Kong dollars and Macau Pataca (for HSBC Pulse UnionPay Dual Currency Diamond Card⁵), or in currencies other than Hong Kong dollars and Renminbi (for UnionPay Dual Currency Card)</p>
Fee relating to Settling Foreign Currency Transaction in the currency of the credit card	<p>Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction fee. Such handling fees are not charged by the card issuers.</p> <p>If you choose to make transactions in Hong Kong Dollars (including a refund) incurred outside Hong Kong or with any merchants not registered in Hong Kong (e.g. internet transactions), we will charge a reimbursement charge on behalf of Visa/Mastercard International in the amount listed below on the day the transaction is posted. The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting.</p> <p>For HK dollar personal Visa and Mastercard credit cards: 1% of every card transaction effected in Hong Kong dollars incurred outside Hong Kong or with any merchants not registered in Hong Kong</p> <p>For UnionPay dual currency credit cards, US\$ Visa Gold Card: N/A</p>
Late Charge	<p>If you do not pay the minimum payment due in full on or before the payment due date, we may charge, without prior notice, a late charge in addition to the finance charge. The late charge is equivalent to the lower of the minimum payment due or the amount listed below:</p> <ul style="list-style-type: none"> • HK dollar personal credit cards — HKD300; • UnionPay dual currency credit cards — HKD sub-account: HKD300 / RMB sub-account: RMB300; • US\$ Visa Gold Card — N/A.
Overlimit Handling Fee (Per Billing Cycle)	<p>If the statement balance (excluding all fees and charges currently billed to your card account) exceeds the credit limit on your card, we may charge a handling fee in the amount listed below for the over-the-limit facility (including the Excluded Card Transactions) to the extent that you've opted in for the over-the-limit facility. If you have not opted in for the over-the-limit facility, we will only have the right to charge an overlimit handling fee for certain excluded card transactions including those which do not require our authorisation for effecting payment and those which are approved yet late posted.</p> <ul style="list-style-type: none"> • HSBC Premier MasterCard — HKD90; • Other HK dollar personal credit cards — HKD180; • US\$ Visa Gold Card — USD24; • UnionPay dual currency credit cards — HKD sub-account: HKD180 / RMB sub-account: RMB180.
Returned Cheque / Rejected Autopay Handling Fee	<p>If the cheque or autopay is not drawn on an account with us and the cheque or autopay is subsequently returned or rejected, we will treat this as your informal request for special handling services and may charge, without prior notice, a handling fee for such services in the amount listed below:</p> <ul style="list-style-type: none"> • HK dollar personal credit cards — HKD100; • US\$ Visa Gold Card — USD13; • UnionPay dual currency credit cards — HKD sub-account: HKD100 / RMB sub-account: RMB100.

Annual Paper Statement Fee⁶	<p>Effective 1 January 2023, if you choose to receive paper statement, we may charge an annual fee to listed below per customer for each calendar year:</p> <ul style="list-style-type: none"> • HK dollar personal credit cards — HKD60; • US\$ Visa Gold cards — USD8.
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Illustrative Table For Minimum Payment

Assumptions:

- Outstanding Balance = \$20,000
- Interest Rate = 2.65% per month (equivalent to an annualized percentage rate of 35.42% on purchase and 35.94% on cash advance)
- Assumed No new transaction
- Assumed No annual fee and other fees
- Repayments are due on the 26th day after the statement date and assumed that repayments are made on or before due date

The below table is based on the above assumptions for illustration only. To calculate the above information applicable to your specific case, you may visit our Bank website [via HSBC HK website > Borrowing > Use Your Credit Card - See all > Credit Card repayment calculator or via <https://www.hsbc.com.hk/credit-cards/tools/repayment-calculator/>] for an online credit card repayment calculator for customized information.

If you make no additional charges using this credit card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	11.5 years	HKD57,850
HKD869	3 years	HKD31,279 (Savings = HKD26,570)

Remarks:

1. The APR is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your card account may be different. US\$ Visa Gold Card requires payment of the statement balance in full and the APR (calculated by assuming only 1% of the current balance plus the total fees and charges currently billed to the card statement are settled each month) is for reference only.
2. We will waive the joining fee for any private label cards.
3. The annual fee for HSBC EveryMile Credit Card is HK\$2,000. This fee is subject to change or waiver at our discretion. The fee for the following year will be waived if the annual spending with HSBC EveryMile Credit Card reaches a designated amount. Please visit [hsbc.com.hk/everymile](https://www.hsbc.com.hk/everymile) for details.
4. The foreign currency transaction fee applicable to HK dollar personal credit cards and US\$ Visa Gold Card is inclusive of the transaction fee of 1% charged to us by Visa/MasterCard Worldwide.
5. "HSBC Pulse UnionPay Dual Currency Diamond Credit Card" is formerly known as "HSBC UnionPay Dual Currency Diamond Credit Card", both of which are subject to the Credit Card Terms as amended from time to time.
6. Effective 1 January 2023, this standard charge applies to any Credit Card account if account holders receive one or more paper statement(s) anytime during a calendar year. The following group of customers will be exempt from the annual fee: aged below 18 or 65 and above, recipients of Government's Comprehensive Social Security Allowance, recipients of Government's Disability Allowance and the physically disabled or visually impaired.

The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.

信用卡資料概要

詳情建議閣下參閱「滙豐財富管理及個人銀行業務服務費用簡介」及閣下信用卡的信用卡條款。

信用卡
2024 年 11 月

利息及財務費用	
購物簽賬的實際年 利率 ¹	<p>當閣下開立閣下的信用卡戶口時為 35.42%，而本行會不時作出檢討。</p> <ul style="list-style-type: none">如本行在到期日或該日前收到結單結欠的全數金額，閣下無需就結單結欠繳付任何財務費用。如閣下在到期日或該日前未有繳付結單結欠的全數金額，本行可能（在不另行通知的情況下）徵收財務費用，即使閣下已全數繳付最低付款額。財務費用就下列金額徵收： (a) 未清還結單結欠（由緊接到期日前的結單日起至本行收到全數金額為止）；及 (b) 自該結單日起被誌入閣下信用卡戶口的每項新交易金額（由交易日期起至本行收到全數金額為止）。財務費用按日累算並按每月 2.65% 利率計算（即上列的實際年利率）。
現金貸款的實際年 利率 ¹	<p>當閣下開立閣下的信用卡戶口時為 35.94%（已包括現金貸款費及手續費），而本行會不時作出檢討。</p> <ul style="list-style-type: none">如本行在到期日或該日前收到結單結欠的全數金額，閣下無需就結單結欠繳付任何財務費用。如閣下在到期日或該日前未有繳付結單結欠的全數金額，本行可能（在不另行通知的情況下）徵收財務費用，即使閣下已全數繳付最低付款額。財務費用就下列金額徵收： (a) 未清還結單結欠（由緊接到期日前的結單日起至本行收到全數金額為止）；及 (b) 自該結單日起被誌入閣下信用卡戶口的每項新交易金額（由交易日期起至本行收到全數金額為止）。財務費用按日累算並按每月 2.65% 利率計算（即上列的實際年利率）。 <p>備註：</p> <ol style="list-style-type: none">請留意本行並沒有委託任何第三方轉介信用卡申請亦不會辦理任何由第三方在有利益安排下轉介的信用卡申請。如有查詢，請致電熱線 2233 3000。若您是滙豐卓越理財客戶，歡迎致電滙豐卓越理財服務熱線 2233 3322 查詢有關詳情。現金貸款交易的利息在結單截止日後仍會累積，應計利息只會在下一張結單中計算並顯示，如您打算繳付全數利息，您可以聯絡我們以確定本次結單截止後的應計利息金額。如有查詢，請致電熱線 2233 3000。若您是滙豐卓越理財客戶，歡迎致電滙豐卓越理財服務熱線 2233 3322。借定唔借？還得到先好借！

拖欠款項的實際年 利率	不適用			
免息還款期	長達 56 日			
最低付款額	信用卡種類	最低付款額		
	滙豐卓越理財萬事達卡 / 滙豐 Red 信用卡 / 滙豐 Visa Signature 卡 / 滙豐 EveryMile 信用卡 / Visa 白金卡 (包括 green 信用卡) / 滙財金卡 / 萬事達金卡 / 滙財卡 / 萬事達卡 / iCAN 卡	(i) (a) 當期誌入結單的所有費用及收費，加上結單日結單結欠 (扣除當期誌入的任何費用及收費) 的 1%，或 (b) 300 港元，以較高者為準；加上 (ii) 過期款項或超額款項，即上期結單的逾期最低付款額或超出閣下信用卡的信用限額的金額，以較高者為準。		
	滙豐 Pulse 銀聯雙幣鑽石卡 ⁵ / 銀聯雙幣卡	(i) (a) 當期誌入港幣子戶口 / 人民幣子戶口的所有費用及收費，加上結單日各子戶口的結單結欠 (不包括當期誌入的任何費用及收費) 的 1%，或 (b) 300 港元 (港幣子戶口) / 300 元人民幣 (人民幣子戶口)，以較高者為準；加上 (ii) 各子戶口過期款項或超額款項，即上期結單的逾期最低付款額或超出閣下信用卡的信用限額的金額，以較高者為準。		
	美元滙財金卡	相當於結單結欠的全部款項		
費用				
年費	基本卡及附屬卡的年費如下：			
	信用卡種類 ²	基本卡	附屬卡 (獨立戶口)	附屬卡 (綜合戶口)
	港元個人信用卡			
	滙豐卓越理財萬事達卡	永久豁免	不適用	永久豁免
	滙豐 Red 信用卡	永久豁免	不適用	永久豁免
	滙豐 Visa Signature 卡	2,000 港元	不適用	1,000 港元
	滙豐 EveryMile 信用卡 ³	2,000 港元	不適用	不適用
	Visa 白金卡 (包括 green 信用卡)	1,800 港元	不適用	900 港元
	滙財金卡 / 萬事達金卡	600 港元	600 港元	300 港元
	滙財卡 / 萬事達卡	300 港元	300 港元	150 港元
	iCAN 卡	300 港元	不適用	不適用
	外幣信用卡			
	美元滙財金卡	80 美元	80 美元	40 美元

	銀聯雙幣信用卡			
	滙豐 Pulse 銀聯雙幣鑽石卡 ⁵	1,800 港元	不適用	900 港元
	銀聯雙幣卡	300 港元	不適用	150 港元
現金貸款費及手續費	<p>就每項現金貸款交易，本行會在現金貸款當日收取現金貸款額 1% 的手續費，但須受限於下列最低收費：</p> <ul style="list-style-type: none"> 於櫃檯提取現金貸款：港元個人信用卡 – 120 港元；美元滙財金卡 – 10 美元；銀聯雙幣信用卡 – 不適用 於自動櫃員機或透過任何其他渠道提取現金貸款：港元個人信用卡 – 100 港元；美元滙財金卡 – 7 美元；銀聯雙幣信用卡 – 港幣子戶口：100 港元 / 人民幣子戶口：100 元人民幣 			
繳付賬單手續費 (適用於向金融機構繳付賬單)	繳費額之 1% (每次交易) (最低為港幣 120 元)			
外幣交易費⁴	<p>就港元個人信用卡及美元滙財金卡：</p> <p>就每項非港元 (就港元個人信用卡) 或非美元 (就美元滙財金卡) 進行的信用卡交易，會徵收交易金額的 1.95%。</p> <p>就銀聯雙幣信用卡：</p> <p>就每項非港元 / 澳門幣 / 人民幣 (就滙豐 Pulse 銀聯雙幣鑽石信用卡⁵) 或非港元 / 人民幣 (就銀聯雙幣信用卡) 進行的信用卡交易，所用外幣匯率已包括交易金額 1% 的手續費。</p>			
以信用卡貨幣支付外幣簽賬的有關費用	<p>客戶在外地消費時，有時候可選擇以信用卡貨幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以信用卡貨幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的有關費用為高。相關手續費並非由信用卡發卡機構收取。</p> <p>如您選擇在香港以外或在非香港註冊的商戶 (例如網上簽賬) 以港元進行的信用卡交易 (包括退款)，我們會在相關交易誌賬當日代 Visa/Mastercard International 收取下列金額的交易徵費。交易徵費適用於由您及/或商戶發起的交易，並取決於商戶的設定。</p> <p>就港元個人 Visa 及萬事達卡信用卡：</p> <p>就每項在香港以外或在非香港註冊的商戶以港元進行的信用卡交易，會徵收交易金額的 1%。</p> <p>就銀聯雙幣信用卡及美元滙財金卡：</p> <p>不適用</p>			
逾期費用	<p>如閣下在到期日或該日前未有全數繳付最低付款額，除財務費用外本行可能 (在不另行通知的情況下) 徵收逾期費用。逾期費用為最低付款額或下列金額，以較低者為準：</p> <ul style="list-style-type: none"> 港元個人信用卡 – 300 港元 銀聯雙幣信用卡 – 港幣子戶口: 300 港元 / 人民幣子戶口: 300 元人民幣 美元滙財金卡 – 不適用 			

<p>超出信用限額手續費</p> <p>(就每結賬周期)</p>	<p>如果結單結欠（扣除當時已記入您信用卡戶口的所有費用及收費）超出您信用卡的信用限額，而您曾接受超出信用限額信貸安排，我們可向您收取下列超出信用限額信貸手續費（包括例外信用卡交易）。如您並沒有接受超出信用限額信貸安排，我們只能就某些例外信用卡交易（包括無需本行授權而可進行的交易及獲批核但延遲誌賬的交易）收取超出信用限額手續費。</p> <ul style="list-style-type: none"> • 滙豐卓越理財信用卡 – 90 港元； • 其他港元個人信用卡 – 180 港元； • 美元滙財金卡 – 24 美元； • 銀聯雙幣信用卡 – 港幣子戶口：180 港元 / 人民幣子戶口：180 元人民幣
<p>退票 / 自動繳費退回手續費</p>	<p>如支票或自動繳費並非從在本行開立的戶口支取，而支票或自動繳費被退回，本行將視之為閣下臨時要求本行提供的特別服務及可能（在不另行通知的情況下）徵收下列有關的手續費：</p> <ul style="list-style-type: none"> • 港元個人信用卡 – 100 港元 • 美元滙財金卡 – 13 美元 • 銀聯雙幣信用卡 – 港幣子戶口：100 港元 / 人民幣子戶口：100 元人民幣
<p>郵寄結單服務年費⁶</p>	<p>由 2023 年 1 月 1 日起，如您選擇接收郵寄結單，本行可能會在每年向每位客戶收取以下年費：</p> <ul style="list-style-type: none"> • 港元個人信用卡 – 60 港元 • 美元滙財金卡 – 8 美元

最低還款額說明表

假設:

- 結欠為港幣 20,000 元
- 利率: 每月 2.65% (相當於購物簽賬的實際年利率為 35.42% , 而現金借貸的實際年利率為 35.94%)
- 假設沒有新交易
- 假設沒有年費和其他費用
- 結單日期後第 26 日到期還款並假設於到期日或之前還款

以下例子只供參考，但必須合乎上述的假設。如要計算適用於閣下特定情況的上述資料，您可透過本行網站上的信用卡還款計算機 [香港滙豐網站 > 借貸 > 使用您的信用卡 - 查看全部 > 信用卡還款計算機或到 <https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/>] 並輸入總結欠銀碼，以取得較準確的資料。

假設您的信用卡沒有額外收費，而每月繳付...	您償還港幣 20,000 元的欠款約需...	及預計需繳付之總額為...
只支付最低還款額	11.5 年	港幣 57,850 元
港幣 869 元	3 年	港幣 31,279 元 (節省金額 = 港幣 26,570 元)

註：

1. 實際年利率乃根據銀行營運守則提及的有關指引所列的一套準則計算，與實際適用於閣下信用卡戶口的實際年利率或有差異。美元滙財金卡須全數繳付結單結欠金額，實際年利率（按假設每月只清還當時結欠的 1%及當期月結單誌入的所有費用計算）僅供參考。
2. 本行會豁免任何優惠卡的人會費。
3. 滙豐 EveryMile 信用卡的年費為港幣 2,000 元。本行可自行決定更改或豁免年費。如該年度滙豐 EveryMile 信用卡的簽賬達指定金額，下年度則可獲享年費豁免。詳情請瀏覽 [hsbc.com.hk/everymile](https://www.hsbc.com.hk/everymile)。
4. 適用於港元個人信用卡及美元滙財金卡的外幣交易費已包含 Visa/ 萬事達卡國際組織向本行收取之 1% 交易徵費。
5. 「滙豐 Pulse 銀聯雙幣鑽石信用卡」原為「滙豐銀聯雙幣鑽石信用卡」，兩者均受按本行不時修改之信用卡條款所約束。
6. 由 2023 年 1 月 1 日開始，郵寄結單年費適用於客戶選擇以郵寄方式收取結單的任何信用卡戶口。如客戶持有有關戶口並於同一年度內收取任何郵寄結單將會被徵收年費。18 歲以下或年滿 65 歲或以上之人士、綜合社會保障援助受助人、政府傷殘津貼受助人、身體傷殘或視覺有障礙之人士可獲豁免收費。

本資料概要的英文及中文版本如有任何不一致，概以英文版本為準。本資料概要的任何中文版本僅供參考。