



## VISA CREDIT CARD

### Summary of Key Terms(\*)

<b>Benefits</b>		<b>For more information</b>
<b>Visa Credit Card Types</b>	<p>There are 3 Visa Credit Card types:</p> <ul style="list-style-type: none"> <li>• HSBC Visa Platinum Credit Card,</li> <li>• HSBC Visa Cash Back Credit Card,</li> <li>• HSBC Visa Classic Credit Card.</li> </ul>	<p>Please get more details in HSBC Credit Card website.</p>
<b>Cash Back, Rewards and Promotion Campaigns</b>	<p>Cardholders will enjoy the following promotion:</p> <ul style="list-style-type: none"> <li>• Rewards Programme,</li> <li>• Cash Back Programme,</li> <li>• Mileage Programme,</li> <li>• Home&amp;Away Programme,</li> <li>• Year-round offers, gift vouchers and gifts.</li> </ul>	
<b>Installment Plans</b>	<p>Cardholders will enjoy the following card installment plans:</p> <ul style="list-style-type: none"> <li>• HSBC Credit Card Instalment Plan Programme at HSBC preferred merchants or at merchants of Cardholder's choice,</li> <li>• HSBC Credit Card Cash Instalment Plan Programme,</li> <li>• HSBC Credit Card Balance Conversion Plan Programme.</li> </ul>	
<b>Other Benefits</b>	<p>Other benefits include:</p> <ul style="list-style-type: none"> <li>• ATM service,</li> <li>• Internet Banking service,</li> <li>• Phone Banking service,</li> <li>• SMS service,</li> <li>• eStatement,</li> <li>• Auto bill payment service.</li> </ul>	
<b>Other Key Terms</b>		
<b>Card Limit</b>	<p>Each Card is assigned a credit limit that applies to both purchase and cash advance transactions ("Card Transaction"). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. For your</p>	<p>Please refer to Credit Card Cardholder Agreement, clause 2.</p>

	own credit limit, please refer to the Bank's approval for your credit card application and your card statement.	
<b>Fees and Finance Charge</b>	Some of key fees and finance charge of credit card: <ul style="list-style-type: none"> <li>• Annual fee,</li> <li>• Cash advance fee at ATM,</li> <li>• Late charge,</li> <li>• Over credit limit fee,</li> <li>• Administration fee applied for overseas transactions,</li> <li>• Finance charge.</li> </ul>	Please refer to Personal Banking Tariff, item F.
<b>Supplementary Cardholder</b>	The Bank issues Supplementary Card at the joint request of the Primary Cardholder and Supplementary Cardholder. Supplementary Cardholder shall be liable for the use of Supplementary Card. Primary Cardholder shall be liable for the use of Primary Card and Supplementary Card.	Please refer to Credit Card Cardholder Agreement, clause 9.
<b>Payment</b>	Cardholders may pay Minimum Payment Due amount or full Statement Balance before or on the Due Date.	Please refer to Credit Card Cardholder Agreement, clause 7.
<b>Payment Order</b>	Payments and credits to the Account may be applied in the following order: firstly, finance charges, cash advance fees, card replacement fee, service charges, late charges, annual member fee, any legal and collection fees; and lastly, the outstanding principal amount of the Transactions; or in any order as the Bank considers appropriate without prior reference to the Cardholder.	Please refer to Credit Card Cardholder Agreement, clause 7.
<b>Notification of Loss, Theft or Misue of Card or PIN</b>	Cardholders should notify the Contact Center of loss, theft or misuse of Card or PIN: <ul style="list-style-type: none"> <li>• (84 28) 37 247 248 for Visa Platinum credit cards; or</li> <li>• (84 28) 37 247 247 (in the South) or (84 24) 62 707 707 (in the North) for Cash Back/Classic credit cards,</li> </ul>	Please refer to Credit Card Cardholder Agreement, clause 5.
<b>Card Protection</b>	Cardholder will not permit any other person to use your Card as well as will at all times safeguard the Card and keep it under Cardholder's personal control.	Please refer to Credit Card Cardholder Agreement, clause 1.

(\* Full Terms and Conditions in Credit Card Cardholder Agreement apply to your Card. The information contained in this table summarizes key product features and is not intended to replace any Terms and Conditions. The full Terms and Conditions will prevail in the event of any inconsistency.