

Key facts about this credit card

Correct as at: 01 October 2016

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

Description of credit card

Product Name	HSBC Platinum Credit Card
Minimum Credit Limit	\$6,000
Minimum repayments	3% or \$20 whichever is higher
Interest on purchases	19.99% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	21.99% p.a.
Annual fee	\$149 unless waived
Late payment fee	\$30

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 obtained from **hsbc.com.au**

For more information on choosing and using credit cards visit the ASIC consumer website **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 **hsbc.com.au**