

HSBC MasterCard Rates® and Fees – Current as of October 30, 2009

Annual Interest Rate or Rates	<p>These interest rates are in effect the day your account is activated.</p> <table border="0"> <tr> <td>Regular Interest Rates</td> <td>Low Interest Rate Option¹ (applies if you select the Low Rate Option)</td> </tr> <tr> <td>Purchases: 19.9%</td> <td>Purchases: 12.9%</td> </tr> <tr> <td>Cash Advances: 19.9%</td> <td>Cash Advances: 12.9%</td> </tr> <tr> <td>Balances Transfers: 19.9%</td> <td>Balances Transfers: 12.9%</td> </tr> </table> <p>Your interest rate(s) will increase by an additional 5% per annum if you do not pay the minimum Payment Due by the due date:</p> <ul style="list-style-type: none"> • two consecutive times or • three times in any 12-month period. <p>This means that your interest rate will increase to 24.9% for customers subject to the regular annual interest rate or 17.9% if you have selected the Low Interest Rate Option. You will continue to pay the higher interest rate until you have paid the minimum Payment Due by the payment due date for six consecutive months.</p>	Regular Interest Rates	Low Interest Rate Option¹ (applies if you select the Low Rate Option)	Purchases: 19.9%	Purchases: 12.9%	Cash Advances: 19.9%	Cash Advances: 12.9%	Balances Transfers: 19.9%	Balances Transfers: 12.9%
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Interest-free Grace Period	<p>21 days (or 23 days if the Low Interest Rate Option is selected)</p> <p>You will benefit from an interest-free grace period if you pay off your balance in full by the due date. There is no interest-free period on Cash Advances and Balance Transfers.</p>								
Minimum Payment	<p>3% or \$10</p> <p>Your minimum payment will be the greater of 3% of the outstanding balance owing as shown on your monthly statement, or \$10.</p>								
Foreign Currency Conversion	<p>2.5%</p> <p>We will bill you in Canadian currency if you use your Account to make transactions in foreign currency. We will convert it directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to your Account. When the transaction is posted to your Account, in addition to the exchange rate, you will be charged a foreign currency conversion of 2.5% for each foreign currency transaction.</p>								
Annual Fees	<p>Regular Interest Rates: \$0.00 Low Interest Rate Option: \$25.00</p> <p>To be charged on your first statement and annually on your statement anniversary date.</p>								
Other Fees	<p>To be charged on the day the transaction occurs:</p> <p>Cash advance fee:</p> <p style="padding-left: 20px;">Automated Banking Machine (ABM) displaying the MasterCard or Cirrus® symbol – ABM in Canada – \$2.00; ABM outside Canada - \$4.00</p> <p style="padding-left: 20px;">Over-the-Counter (in Branch) at a MasterCard Financial Institution - In Canada - \$3.00; Outside Canada - \$5.00</p> <p>Over the credit limit: \$29.00 if your balance exceeds your assigned credit limit on your monthly statement date.</p> <p>Extra copy of your monthly statement or sales slip: \$10.00</p> <p>Transaction Fee: \$2.75 for purchases of wire transfers, travelers cheques, foreign currency, money orders, payment of an existing debt, bets, lottery tickets and casino gaming chips (referred to as quasi-cash transactions).</p> <p>Charge for Dishonoured Payment or Dishonoured Convenience Cheque: \$25.00</p> <p>Convenience Cheque Fee: \$5.00 for cheques written to a merchant outside Canada.</p> <p>Credit Balance Inactive Account Fee: The lesser of \$10.00 or the credit balance is charged when an Account carrying a credit balance is inactive for 12 months.</p>								

All rates and fees are subject to change in accordance with the Cardholder Agreement

¹ Low Interest Rate Option is not available in the Province of Quebec.

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Optional Services

HSBC Rewards Programs - HSBC Personal Rewards OR HSBC Cash Back Rewards	\$35 annual Rewards Program fee charged upon initial enrollment by Primary Cardholder, plus an additional \$35 charged annually for each supplemental card issued on the Account.
Optional Insurance	Travel and Medical Insurance ² Annual premium of \$69 , including applicable taxes.
	CreditCare Insurance ³ \$0.99 per month per \$100 of the average daily balance on your HSBC MasterCard account (plus applicable taxes)

² Coverage is underwritten by American Bankers Life Assurance Company of Florida and/or American Bankers Insurance Company of Florida, Assurant Solutions[®] companies. All insurance is subject to limitations and exclusions. Please refer to the insurance certificate for complete details. [®] Assurant Solutions is a Registered Trademark of Assurant Inc.

³ The optional CreditCare insurance product is underwritten by Household Life Insurance Company and American Bankers Insurance Company of Florida and is provided to eligible HSBC MasterCard cardholders on a group basis. All benefits are subject to exclusions and limitations, see your certificate for more details.