

HSBC Premier MasterCard® Rates and Fees – Current as of July 1, 2010

Annual Interest Rate or Rates	<p>These interest rates are in effect the day your account is activated.</p> <p>Purchases: 12.9% Cash Advances: 9.9% (effective September 1, 2010, 12.9%*) Balances Transfers: 9.9% (effective September 1, 2010, 12.9%*) * The new interest rate will apply to your current balance of Cash Advances and Balance Transfers, as well as new Cash Advances and Balance Transfers made on or after the effective date.</p>
Interest-free Grace Period	<p>23 days 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 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% 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>None</p>
Other Fees	<p>To be charged on the day the transaction occurs:</p> <p>Cash advance fee: Automated Banking Machine (ABM) displaying the MasterCard or Cirrus® symbol – ABM in Canada – \$2.00; ABM outside Canada - \$4.00 Over-the-Counter (in Branch) at a MasterCard Financial Institution - In Canada - \$3.00; Outside Canada - \$5.00</p> <p>Over the credit limit: \$20.00 if your balance exceeds your assigned credit limit on your monthly statement date. Extra copy of your monthly statement or sales slip: \$2.00 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). Charge for Dishonoured Payment or Dishonoured Convenience Cheque: \$25.00 Convenience Cheque Fee: \$5.00 for cheques written to a merchant outside Canada.</p>

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

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Optional Services

Optional Insurance	<p>CreditCare Insurance¹ \$0.99 per month per \$100 of the average daily balance on your HSBC MasterCard account (plus applicable taxes).</p>
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¹ 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.