

HSBC Gold Mastercard® Rates and Fees Information Box

Annual Interest Rates	<p>These interest rates are in effect on the day your HSBC Mastercard account (“Account”) is activated.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 50%; padding: 5px; vertical-align: top;"> <p>Regular Interest Rates (rates apply unless you select the Low Rate Program):</p> <p>Purchases and fees: 19.9% Cash Advances: 22.9% Balance Transfers: 22.9% Cheques: 22.9%</p> </td> <td style="width: 50%; padding: 5px; vertical-align: top;"> <p>Low Rate Program (rates apply if you select the Low Rate Program. <i>Not available in Quebec.</i>):</p> <p>Purchases and fees: 12.9% Cash Advances: 12.9% Balance Transfers: 12.9% Cheques: 12.9%</p> </td> </tr> </table> <p style="margin-top: 10px;">Enrollment in or Cancellation of Low Rate Program</p> <p>If you select the Low Rate Program at a later time, the Low Rate Program rates will apply starting on the first day of the next billing period after you select the Low Rate Program. The rates that apply may be different from the rates shown here if any interest rate changes apply to your Account, including changes resulting from missed payments or participation in promotional offers.</p> <p>If you cancel the Low Rate Program, the Regular Interest Rates will apply starting on the first day of the next billing period after you cancel the Low Rate Program. The rates that apply may be different from the rates shown here if any interest rate changes apply to your Account, including changes resulting from missed payments or participation in promotional offers.</p> <p style="margin-top: 10px;">Late or Missed Payments</p> <p>If you do not pay the Minimum Payment in full by the due date on your Account statement two billing periods in a row (the “first” and “second” billing periods), your interest rates in effect at the end of the third billing period will increase by 5% per year. The increased rates will apply on the first day of the fourth billing period and will continue to apply until you qualify for a rate decrease.</p> <p>If you pay the Minimum Payment in full by the due date on your Account statement six billing periods in a row (the “first” through “sixth” billing periods), your previously increased rates in effect at the end of the seventh billing period will decrease by 5% per year. The decreased rates will apply on the first day of the eighth billing period.</p> <p style="margin-top: 10px;">Example: Your billing periods end on the last calendar day of each month and your Minimum Payments become due on the 22nd calendar day of each month. If you miss or are late to make Minimum Payments that become due in December and January, your rates in effect on the last day of February will go up by 5% per year starting on the first day of March. An annual interest rate of 19.9% will increase to 24.9%.</p> <p>If you pay each Minimum Payment that becomes due in March through August in full and on time, your previously increased rates in effect on the last day of September will decrease by 5% per year starting on the first day of October. An annual interest rate of 24.9% will decrease to 19.9%.</p>	<p>Regular Interest Rates (rates apply unless you select the Low Rate Program):</p> <p>Purchases and fees: 19.9% Cash Advances: 22.9% Balance Transfers: 22.9% Cheques: 22.9%</p>	<p>Low Rate Program (rates apply if you select the Low Rate Program. <i>Not available in Quebec.</i>):</p> <p>Purchases and fees: 12.9% Cash Advances: 12.9% Balance Transfers: 12.9% Cheques: 12.9%</p>
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<p>Interest-free Grace Period</p>	<p>21 days (or 23 days if you select the Low Rate Program in this application)</p> <p>You will benefit from an interest-free grace period on new Purchases and fees of at least 21 days if you pay off your balance in full by the due date.</p> <p>If you select the Low Rate Program at a later time, the 23-day grace period will apply starting on the first day of the next billing period after you select the Low Rate Program.</p> <p>If you cancel the Low Rate Program, the 21-day grace period will apply starting on the first day on the next billing period after your cancel the Low Rate Program.</p> <p>There is no interest-free period on Cash Advances, Balance Transfers and Cheques.</p> <p>Interest at the Regular Interest Rates (or at the Low Rate Program interest rates, if you select the Low Rate Program in this application) begins to accrue on Purchases, Cash Advances and fees from the date of the transaction and on Balance Transfers and Cheques from the date posted.</p>
<p>Minimum Payment</p>	<p>Your minimum payment is the greater of 3% of the total outstanding amount (rounded to the next dollar) or \$10, plus all past due amounts and amounts over your credit limit. If the total outstanding amount is less than \$10, then the Minimum Payment is equal to the total outstanding amount.</p>
<p>Foreign Currency Conversion</p>	<p>2.5%</p> <p>We will bill you in Canadian currency if you use your Account to make transactions in foreign currency. If you make (or return) Transactions in a foreign currency, we convert the amount to Canadian dollars at the conversion rate that is 2.5% above a benchmark foreign currency exchange rate determined by Mastercard that is in effect and that we must pay on the date we post the Transaction to the Account. This rate may be different from the rate in effect on the date you made the Transaction.</p>
<p>Annual Fees</p>	<p>Regular Interest Rates: \$60 If Low Rate Program added: \$85</p> <p>To be charged upon enrolment and annually on your anniversary date.</p>
<p>Other Fees</p>	<p>To be charged on the date of the transaction:</p> <ul style="list-style-type: none"> • Cash Advance fees (do not apply in Quebec): <ul style="list-style-type: none"> • Automated Teller Machine (ATM) displaying the Mastercard or Cirrus® symbol – ATM in Canada – \$2; ATM outside Canada - \$4 • Over-the-Counter (in Branch) at a Mastercard Financial Institution - In Canada - \$3; Outside Canada - \$5 • 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; fees do not apply in Quebec”): \$2.75 <p style="text-align: right;">Other Fees (continued on next page)</p>

<p>Other Fees (continued from previous page)</p>	<p>To be charged on the date the transaction is posted:</p> <ul style="list-style-type: none"> • Charge for dishonoured payment or dishonoured Cheque: \$25 • Cheque fee - for Cheques written to a merchant outside Canada: \$5 • Extra copy of your monthly statement or sales slip: \$10 • Promotional Offer Balance Transfer fee: Up to 5% of the balance transfer amount. We charge this fee when we offer a promotional interest rate on balance transfers for a specified period which is lower than the annual interest rate that applies to balance transfers to your Account. We may waive or lower this 5% fee at the time the promotional interest rate offer is made to you. We do not charge balance transfer fees outside of promotional offers. • Rush card or PIN replacement fee: for courier delivery within Canada: \$25 <p>To be charged on the statement date:</p> <p>Over the credit limit fee – if your balance exceeds your assigned credit limit during the statement period (the fee does not apply in Quebec): \$29</p>
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(2018-07)

We may change the interest rates and fees from time to time. Please read the Cardholder Agreement for more information.

Optional Services

Description	Fee
<p>HSBC Rewards Program</p> <p>Select from either the HSBC Personal Rewards Program (for travel and merchandise rewards) or the HSBC Cash Back Rewards Program.</p> <p>Please refer to the HSBC Rewards Program Summary for additional information about these programs.</p>	<p>We charge an annual rewards program fee as follows:</p> <ul style="list-style-type: none"> • \$35 for the Primary Cardholder, plus • \$35 for each additional card issued on your Account <p>This fee is charged to your Account when you enrol and annually on the anniversary date.</p>
<p>Low Rate Program <i>(Not available in Quebec.)</i></p> <p>Please refer to the Low Rate Program Summary for additional information about this program.</p>	<p>The annual fee is \$25, and is charged to your Account when you enrol and annually on the anniversary date.</p>
<p>Travel and Medical Insurance*</p> <p>Please refer to the Travel & Medical Insurance Summary for additional information about this product.</p>	<p>The annual premium is \$69, and includes applicable taxes. The premium will be billed to your Account when you enrol and annually at renewal.</p>

INFORMATION ABOUT THE OPTIONAL SERVICES: If you enrol in any optional products or services, you may cancel at any time and we will issue a pro rated refund of the unused portion of any fees that you have paid (as a credit to your Account). To cancel, you may contact HSBC Mastercard Customer Care at the number on the back of your HSBC Mastercard card.

* Insurance coverage is underwritten by American Bankers Life Assurance Company of Florida (ABLAC) and American Bankers Insurance Company of Florida (ABIC). ABLAC, ABIC, its subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. Assurant is a registered trademark of Assurant, Inc. Details of coverage, including definitions, benefits, limitations, and exclusions, are in the Certificate of Insurance provided with your card.

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