



## HSBC Mastercard Cardholder Agreement

**Effective August 1, 2019** the following definitions in section 1 of the Cardholder Agreement are amended:

**Cash Advance** means an advance of money from us that is charged to your Account (for example, a cash advance from an ATM or in-branch) or a Quasi-Cash Transaction. We also treat transfers of funds from your Account, bill payments made on your Account at an HSBC branch or through HSBC online or telephone banking, and Cheques as Cash Advances.

**Minimum Payment** means the total of:

- [If you reside outside Quebec] the greater of 3% of the New Balance (rounded to the next dollar) or \$10
- [If you reside in Quebec] the greater of 5% of the New Balance (rounded to the next dollar) or \$10
- all past due amounts
- all amounts over your Credit Limit

If the New Balance is less than \$10, then the Minimum Payment is equal to the New Balance

**Quasi-cash Transaction** means an advance of money from us that is charged to your Account to obtain a wire transfer, traveler's cheque, foreign currency, money order, lottery tickets or casino gaming chips or to pay an existing debt or to place a bet.

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