

HSBC PremierWorld Elite® 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 first issued.</p> <p>Purchases and fees: 17.9%</p> <p>Cash Advances: 17.9%</p> <p>Balance Transfers: 17.9%</p> <p>Cheques: 17.9%</p>
Interest-free Grace Period	<p>23 days</p> <p>You will benefit from an interest-free grace period on new Purchases and fees of at least 23 days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on Cash Advances, Balance Transfers and Cheques.</p> <p>Interest 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>
Minimum Payment	<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>
Foreign Currency Conversion	<p>0%</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 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>
Annual Fees	<p>\$149, to be charged when your card is first issued and to be shown on your first statement (regardless of activation) and annually on the anniversary of your Account.</p> <p>If, on the date the annual fee is charged, you are an HSBC Premier customer, the Account will be eligible for a \$50 rebate of the annual fee.</p>
Other Fees (continued)	<p>To be charged on the date of the transaction:</p> <ul style="list-style-type: none"> • Cash Advance fees: <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"): \$2.75 <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: \$2 <p style="text-align: right;">Other Fees (continued on next page)</p>

<p>Other Fees (continued from previous page)</p>	<ul style="list-style-type: none"> 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. <p>To be charged on the statement date:</p> <ul style="list-style-type: none"> Over the credit limit fee – if your balance exceeds your assigned credit limit on your monthly statement date: \$20
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We may change the interest rates and fees from time to time. Please read the Cardholder Agreement for more information.

The HSBC Premier World Elite Mastercard is a premium credit card. This means it imposes higher card acceptance costs on merchants.

Important Information about the HSBC Premier World Elite Mastercard:

To apply for an HSBC Premier World Elite Mastercard, you must:

- be an HSBC Premier customer. For full details regarding eligibility for HSBC Premier and any fees which may apply, please refer to the Personal Service Charges / Statement of Disclosure available at any HSBC Bank Canada branch or online at www.hsbc.ca.
- meet the eligibility requirements set by Mastercard for a premium credit card: minimum annual personal income of \$80,000 or minimum annual household income of \$150,000 OR minimum of \$400,000 in assets under management (based on liquid, investable assets with financial institutions in Canada)

If you are not an HSBC Premier customer or prefer a different card, you may be eligible to apply for a standard HSBC Mastercard (which has different rates, fees and benefits). Speak to an HSBC representative or visit hsbc.ca for more information about the HSBC Mastercard that is right for you.