

## HSBC Gold Mastercard® Rates and Fees Information Box

<p><b>Annual Interest Rates</b></p>	<p>These interest rates are in effect on the day your HSBC Mastercard account (“Account”) is activated.</p> <p>Purchases and fees: <b>19.9%</b></p> <p>Cash Advances (including Quasi-cash Transactions): <b>22.9%</b></p> <p>Balance Transfers: <b>22.9%</b></p> <p>Cheques: <b>22.9%</b></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 “<b>first</b>” and “<b>second</b>” billing periods), your interest rates in effect at the end of the third billing period will increase by <b>5%</b> per year. The increased rates will apply on the <b>first</b> day of the <b>fourth</b> 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 “<b>first</b>” through “<b>sixth</b>” billing periods), your previously increased rates in effect at the end of the seventh billing period will decrease by <b>5%</b> per year. The decreased rates will apply on the <b>first</b> day of the <b>eighth</b> billing period.</p> <p><b>Example:</b> 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 <b>December</b> and <b>January</b>, your rates in effect on the last day of February will go up by <b>5%</b> per year starting on the <b>first</b> day of <b>March</b>. An annual interest rate of <b>19.9%</b> will increase to <b>24.9%</b>.</p> <p>If you pay each Minimum Payment that becomes due in <b>March</b> through <b>August</b> in full and on time, your previously increased rates in effect on the last day of September will decrease by <b>5%</b> per year starting on the <b>first</b> day of <b>October</b>. An annual interest rate of <b>24.9%</b> will decrease to <b>19.9%</b>.</p>
<p><b>Interest-free Grace Period</b></p>	<p><b>21</b> days</p> <p>You will benefit from an interest-free grace period on new Purchases and fees of at least <b>21</b> days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on Cash Advances (including Quasi-cash transactions), Balance Transfers and Cheques.</p> <p>Interest begins to accrue on Purchases, Cash Advances (including Quasi-cash transactions) and fees from the date of the transaction and on Balance Transfers and Cheques from the date posted.</p>
<p><b>Minimum Payment</b></p>	<p>Minimum Payment means the total of:</p> <ul style="list-style-type: none"> <li>• the largest amount of the following three: <ul style="list-style-type: none"> <li>(i) <b>3%</b> of the New Balance (or <b>5%</b> of the New Balance if you reside in Quebec), rounded to the next dollar; or</li> <li>(ii) <b>\$10</b>; or</li> <li>(iii) Interest charges owing on your Account statement (rounded to the next dollar); plus</li> </ul> </li> <li>• all past due unpaid amounts; plus,</li> <li>• all amounts over your Credit Limit.</li> </ul> <p>If your New Balance is less than <b>\$10</b>, then your Minimum Payment will be the New Balance.</p>

<b>Foreign Currency Conversion</b>	<p><b>2.5%</b></p> <p>When you make or return Transactions in foreign currency, we bill or credit you in Canadian dollars. We convert the Transaction amount to Canadian dollars using a conversion rate that is <b>2.5%</b> above the exchange rate determined by Mastercard that is in effect on the date the Transaction is posted to your Account. This rate may be different from the rate in effect on the date you made the Transaction.</p>
<b>Annual Fees</b>	<p><b>\$60</b></p> <p>To be charged upon enrolment and annually on your anniversary date.</p>
<b>Other Fees</b>	<p>To be charged on the date of the transaction:</p> <ul style="list-style-type: none"> <li>• Cash Advance fees (do not apply in Quebec): <ul style="list-style-type: none"> <li>• Automated Teller Machine (ATM) displaying the Mastercard or Cirrus® symbol – ATM in Canada – <b>\$2</b>; ATM outside Canada – <b>\$4</b></li> <li>• Over-the-Counter (in Branch) at a Mastercard Financial Institution – In Canada – <b>\$3</b>; Outside Canada – <b>\$5</b></li> </ul> </li> <li>• 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): <b>\$4</b></li> </ul> <p>To be charged on the date the transaction is posted:</p> <ul style="list-style-type: none"> <li>• Charge for dishonoured payment or dishonoured Cheque (does not apply in Quebec): <b>\$25</b></li> <li>• Cheque fee – for Cheques written to a merchant outside Canada (does not apply in Quebec): <b>\$5</b></li> <li>• Extra copy of your monthly statement or sales slip: <b>\$0</b></li> <li>• Promotional Offer Balance Transfer fee (does not apply in Quebec): Up to <b>5%</b> 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 <b>5%</b> fee at the time the promotional interest rate offer is made to you. We do not charge Balance Transfer fees outside of promotional offers.</li> </ul> <p>To be charged on the statement date:</p> <ul style="list-style-type: none"> <li>• Over credit limit fee (does not apply in Quebec) – if your balance exceeds your assigned credit limit during the statement period: <b>\$29</b></li> </ul>

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

## Optional Insurance

Travel and Medical Insurance*	Fee
Please refer to the Travel & Medical Insurance Summary for additional information about this product.	The annual premium is <b>\$69</b> , and includes applicable taxes. The premium will be billed to your Account when you enrol and annually at renewal.

**INFORMATION ABOUT THE OPTIONAL INSURANCE:** If you enrol in any optional products, 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.

\* Insurance coverage is underwritten by American Bankers Life Assurance Company of Florida (ABLAC) and American Bankers Insurance Company of Florida (ABIC). ABLAC, ABIC, their 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 and available online at [www.hsbc.ca/mastercard](http://www.hsbc.ca/mastercard).

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