

Commercial Card

Summary box

The information contained in this table summarises key product features and is not intended to replace any Agreement Terms.				
APR	Typical 15.9% APR variable			
Other interest rates	Sample Credit Limit	Monthly Rate	Annual Rate	
			Effective	Simple
Purchases	£1,500	1.48% variable	15.9% variable	17.76% variable
Cash Advances		1.48% variable	15.9% variable	17.76% variable
Balance Transfers*		1.48% variable	15.9% variable	17.76% variable
Interest free period	Up to 56 days (38 days if you pay in full each month by Direct Debit) on Purchases and Cash Advances if you pay your whole balance, including any Balance Transfers*, in full within 25 days of the statement date.			
Interest charging Information	Interest will be charged on the daily outstanding balance at the applicable simple rate of 17.76% per annum (variable) from each statement date until the balance outstanding has been repaid in full and interest will be added to the Account monthly on your statement date.			
Allocation of Payments	Your payment is allocated to Cash Advances excluding Cheques, Commercial Card Cheques and Balance transfers* made by Cheque, Purchases and Balance Transfers* not made by Cheque, and lastly Balance transfers* being charged at a promotional rate. Full details are set out in the Agreement Terms.			
Minimum monthly repayment**	£5 or 3% of the Standard Balance (whichever is greater) plus, in relation to each Balance Transfer* being charged at a promotional rate, £5 or 3% of each such balance (whichever is greater) or the Account balance if less than £5.			
Amount of credit	Minimum credit limit £500, maximum credit limit subject to status.			
Fees	The annual fee for each Card is £32. We will only charge this fee for a maximum of two Cardholders. We will not apply this fee for the first year after account opening.			
Charges	Cash Advances <i>(includes cash withdrawals, Credit Card Cheque transactions and purchases of foreign currency and travellers cheques)</i>		2.50% handling fee, minimum £2.50	
	Maximum fee for Cheques		£15	
	Foreign Exchange		2.99% of the amount of non-sterling transactions	
Default charges	Late payment charge		£12	
	Over credit limit charge		£12	
	Returned payment		£5	
	Stopped or returned Credit Card Cheque		£12	

*Availability of Balance Transfer facilities is at the discretion of HSBC.

**Note that you must pay the minimum repayment or the full balance within 7 days of the statement date.



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HSBC Bank plc, Customer Information:

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