

Summary box

The information contained in this table summarises key product features and is not intended to replace any Agreement Terms.

APR	Representative 22.9% APR variable			
Interest rates		Introductory rate* (per annum)	Monthly rate**	Annual rate**
	Purchases	0% for 18 months	1.736% to 1.941%	22.9% to 25.9%
	Cash Advances	N/A	2.075%	27.9%
	Balance Transfers and Money Transfers	0% for 18 months from the date of transfer***	1.736% to 1.941%	22.9% to 25.9%

*For new HSBC Bank Credit Card customers only.

**The rate that you actually receive will depend on our assessment of your circumstances.

***Available on Balance Transfers made within 60 days of account opening from non-HSBC Group issuers. This offer can be withdrawn at any time.

Interest free period

Up to 56 days for purchases when you pay your balance in full every month by the due date.

Interest charging information

You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows.

	From	Until
Purchases	Date debited to your account	Paid in full
Cash Advances	Date debited to your account	Paid in full
Balance Transfers and Money Transfers	Date debited to your account	Paid in full

Allocation of payments

Your payment is allocated in the following order:

- Cash Advances
- Purchases
- Standard rate Balance Transfers
- Promotional rate Purchases and Balance Transfers

For further details, please refer to your [Credit Card Terms and Conditions](#).

Minimum monthly repayment

Interest, default charges and any payment protection insurance premium plus 1% of the principal, or 2.5% of the balance or £5 whichever is highest, or your statement balance if less than £5.

Credit limit

Minimum credit limit	£500
Maximum credit limit	Subject to status

Fees

No annual fees

Charges

Cash Fee (includes cash withdrawals and purchases of foreign currency, but does not apply to gambling transactions)	2.99% handling fee, minimum £3
Balance Transfers and/or Money Transfers	2.90% (minimum £5) of each balance transferred within 60 days of account opening. The charge for balances transferred after 60 days from account opening and/or money transfers will be set out in any offer made to you

Foreign Usage

Payment Scheme Exchange Rate	To find out more, visit the Visa Rates website
Dependent upon the type of transaction you undertake, one or more of the following will apply	
Non-Sterling Transaction fee	2.99% of the Sterling amount of the transaction
Cash Fee	2.99% of the amount advanced, minimum £3.00

Default fee

Late payment	£12
Over credit limit	£12
Return unpaid	£5

This Summary Box does not apply to HSBC Premier Credit Card or the Student Credit Card.

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Illustrative Example (includes introductory rates)	For a purchase of £1,000 on your HSBC Bank Credit Card		
	Minimum payment each month	£50 payment each month	£100 payment each month
Taking into account introductory rates, how much interest will you be charged in the first year?	£0.00	£0.00	£0.00
How much interest will you be charged in the second year?	£66.27	£4.00	£0.00
How long would it take to clear the balance?	16 years, 11 months	1 years, 8 months	9 months

The above example assumes the following: the transaction takes place on 1st January and you make no further transactions; you always make the payment on the 15th; your statement is produced 31 days after you make the purchase; interest is calculated based on the representative 22.9% APR variable rate, and introductory rates are included.

We recommend that you pay more than the minimum payment whenever possible. If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance, as shown in the example above.

Recurring transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, breakdown cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions.