



Notice of Changes on Credit Card Fees and Charges

Dear Valued Customer

Thank you for using HSBC credit cards. We hope you have been enjoying our services. With effect from 1 April 2023, we'll adjust the following fees and charges on personal credit cards in response to recent market changes:

A. Interest Rate and Finance Charge

As with existing practice, if we receive payment of the statement balance in full on or before the payment due date, no finance charge would be incurred. Otherwise, the finance charge will accrue daily and be calculated at the new annual rate as **29.25%**.

B. Fees

The late charge of Macau Pataca credit cards, Hong Kong dollar credit cards and UnionPay dual currency credit cards is 5% of minimum pay due with a minimum and maximum as below:

- Macau Pataca credit cards – **minimum at MOP120** and maximum at MOP200
- Hong Kong dollar credit cards – **minimum at HKD120** and maximum at HKD200
- UnionPay dual currency credit cards – MOP sub-account: **minimum at MOP120** and maximum at MOP200/ RMB sub-account: **minimum at RMB120** and maximum at RMB200

Important Note and Remarks

If you continue to use or retain your card(s) on or after 1 April 2023, the new rate and charges will be applied to your cards(s). If you don't want to accept the above changes, you can terminate out card(s) as stated in the relevant clauses under the relevant credit cardholder agreement(s).

If you've any questions, please contact us via enquiry hotline at +853 2832 2813.

Thanks you for choosing HSBC. It's always a pleasure to serve you

Wealth and Personal Banking, Macau