

Credit card

Date: 7 Jun 2016

| Description on Fees | Rate Standard (Unit: NT\$) |
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| Annual Fee | <p>1. Criteria of the annual fee charges</p> <p>(1) The annual fee of primary HSBC China Airlines Card Infinite card is NT\$20,000. The annual fee of primary HSBC China Airlines Card Signature card is NT\$2,500. The annual fee of primary HSBC China Airlines Card Platinum card is NT\$2,000. The annual fee of primary Rewards Signature card is NT\$2,500. The annual fee of primary Cash Back Signature Card / Cash Back Platinum Card / Platinum Card is NT\$2,000, the annual fee of primary Gold card is NT\$1,200, and the annual fee of primary Classic card is NT\$600. The annual fee of supplementary card is waived.</p> <p>(2) The annual fee of HSBC Advance Card/Advance CashBack Card is NT\$2,000. The annual fee of supplementary card is waived.</p> <p>* Upon acceptance of the application, the Bank will post the annual fee in the statement of the first period (namely, the first closing cycle date), and include the same into the credit card billing statement. The annual fee for following year will be identified in 13th billing statement. The annual fee for 3rd year will be identified in 25th billing statement, and so on.</p> <p>2. Terms of the waiver or reduction of annual fees (not applicable for HSBC China Airlines Infinite card/Corporate card/Business card)</p> <p>(1) HSBC China Airlines Card: for Platinum card, the annual fee for the first year is waived and the annual fee for the coming year is waived if the accumulated usage or value of purchases during the previous year has exceeded 12 times or NT\$80,000 respectively. The same renewal rules shall apply for subsequent renewals. The annual fee of Signature card is discounted to NT\$1,800 for the first year.</p> <p>(2) Visa Cash Back Signature Card: The annual fee for the first year is waived for new cardholders. The annual fee for the coming year is waived if the accumulated spending in the previous year has exceeded NT\$150,000; otherwise, the annual fee for the coming year shall be NT\$2,000. New cardholders refer to customers who have never been issued any personal primary/supplementary credit card by the Bank over the past 6 months.</p> <p>(3) Visa Rewards Signature Card: The annual fee for the first year is waived. The annual fee for the coming year is waived if the accumulated spending in the previous year has exceeded NT\$80,000; otherwise, the annual fee for the coming year shall be NT\$600.</p> <p>(4) CashBack Platinum Card / Platinum Card/ Gold Card / Classic Card : The annual fee for the first year is waived. For CashBack Platinum Card / Platinum Card, the annual fee for the coming year is waived if the accumulated usage or spending in the previous year has exceeded 12 times or NT\$80,000 respectively. For Gold Card, The annual fee for the first year is waived. The annual fee for the coming year is waived if the accumulated usage or spending in the previous year has exceeded 12 times or NT\$60,000 respectively. For Classic Card, The annual fee for the first year is waived. The annual fee for the coming year is waived if the accumulated usage or spending in the previous year has exceeded 12 times or NT\$30,000 respectively.</p> <p>(5) HSBC Premier Card/Advance Card/Advance CashBack Card and up to 9 supplementary cards are entitled to annual fee waiver as the requirement for minimum average balance is maintained. If the Bank's requirement for minimum average balance is not maintained, the annual fee for the coming year is waived for Advance Card/Advance CashBack Card if the accumulated usage or value of purchases during the previous year has exceeded 12 times or NT\$80,000 respectively. The same renewal rules shall apply for the subsequent years.</p> |

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| | <p>3. The criteria for the annual fees charges shall be determined in accordance with the Bank's policy at the time the annual fee incurs. Where there are any changes of the bank policies, the Bank will advise the cardholders in written notification.</p> |
| Minimum Payment for Each Billing Period | <p>10% of the newly added transaction amount of the current period and 5% of the outstanding amount from the preceding period of the credit card amount (in case the amount is lower than NT\$1,000, it shall be NT\$1,000), plus such fees payable as the total transaction amount exceeding the credit limit, total amount of outstanding minimum fee payable from the previous periods, default fines, revolving credit interest, and annual fee, handling fees for cash advance transaction, registration of loss and card replacement, and retrieval of cardholder's copy.</p> |
| Default Penalties | <p>In the event that the Cardholder fails to make the minimum required payment by the payment due date, the Cardholder will be charged revolving interest pursuant to the third paragraph of this Article and imposed a default penalty fee. The default penalty fee is calculated as follows (In the event that the Cardholder violates the agreement and fails to make the minimum required payment by the payment due date of each month for over 3 terms, the default penalty will be charged utmost for 3 consecutive terms.) In the month of default or late payment, the default penalty fee imposed is NT\$ 300. When the cardholder defaults or fails to make the minimum payment for 2 consecutive months, the default penalty fee imposed is NT\$ 400. In the event that the cardholder fails to make the minimum payment by the payment due date for 3 or more consecutive months, the default penalty fee imposed is NT\$ 500. The cardholder whose outstanding balance is below NT\$ 1000 on a monthly basis will not be imposed a default penalty fee.</p> |
| Handling Fee for Cash Advance | <p>The payment of domestic or overseas cash advance shall be conducted through the local currency. Handling fee for cash advance: NT\$ 100 + (amount of cash advance × 3.5%). Notwithstanding, banks in some countries might charge additional handling fees according to the local bank charge rates, e.g., Mainland China and Vietnam, etc.</p> |
| Revolving Credit Interest | <p>The calculation of revolving credit interest shall be from the date of entry of the account to be calculated into the revolving credit interest, based on an annual interest rate of 5.68%~15.00% (daily interest rate 0.0156%~0.0411%), until the full payment of the said account. HSBC shall assess the credit status of cardholders through computer system and grant the revolving credit interest to cardholders based on the assessment result.</p> |
| Fee for Retrieving the Copies of Signing Bills | <p>If you have any inquiries over a transaction, you may apply for retrieving cardholder's copy. HSBC will charge a handling fee of NT\$ 100 for retrieving the record of your domestic or overseas transaction. However, the request for retrieving the cardholder's copies shall be made within 30 days following the payment deadline; otherwise, HSBC will not be responsible for the custody of the cardholder's copy.</p> |
| Re-issuance of Billing Statements | <p>If you request the delivery of bank statements of the previous three months, a handling fee of NT\$ 100 for each bank statement shall be charged by HSBC.</p> |
| Handling Fee for Report of Loss and Re-issuance of Card | <ol style="list-style-type: none"> 1. Where your credit card is lost, stolen, robbed, defrauded or possessed by a third party other than the cardholder ("loss/theft"), the cardholder shall notify HSBC through phone call or other means promptly for the handling of loss registration procedures and pay the loss registration fee of NT\$ 200 regardless of the type of card and issue of new card or not. 2. If your credit card is lost or stolen, HSBC may issue new card upon your application for your continual use. And the terms and conditions shall remain valid. However, If your credit card is damaged, demagnetized, scratched or cannot be used for other reasons or if you apply for the re-issuance of card for personal reasons while the credit card still functions well (including the request of changing VISA Card into MasterCard Card or the old card face into a new one, and other unmentioned requests, etc.), HSBC shall charge NT\$ 200 handling fee for each new card issued. |
| Handling Fee for Issuance of Clearance Certificate | <p>When the use of credit card is terminated, the cardholder may request HSBC to issue a clearance certificate to certify cardholder's payment has been made in full. A handling fee of NT\$ 200 shall be charged for such request.</p> |

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| <p>Authorization of Settlement for Overseas Transactions</p> | <p>1. All the credit card accounts shall be settled in NT dollar. If the transaction (including handling of refund) is conducted in non NT dollar, or an overseas transaction is settled in NT dollar (including transactions made with overseas merchants in NT dollar), or a domestic transaction is made in NT dollar but is conducted through the International Settlements (including refund) or an overseas transaction, the exchange rate of the transaction shall be the same as the exchange rate on the day which the merchant charges back for the payment from VISA/MasterCard international organization (a.k.a the posting date on the account) and the transaction shall be settled with HSBC pursuant to the rules of VISA/MasterCard international organization, which shall further be converted into NT dollar based on the settlement rate of the settlement day designated by VISA/MasterCard international organization and the international exchange rate. The overseas transaction fee shall include both the payment to international credit card organizations (1% in foreign currency, and 0.8% in NTD) and an additional 0.5% of each transaction amount for every transaction.</p> <p>2. The cardholder authorizes HSBC to act as the agent for exchange settlement within the territory of ROC and to handle the settlement procedures for overseas transactions, provided that the settlement of foreign currency to be paid by the cardholder exceeds the limit prescribed by law, the exceeding amount shall be paid in foreign currency by the cardholder.</p> |
| <p>Over-pay Refund handling Fee</p> | <p>Unless you instruct otherwise, return of over-paid credit card amount shall be used to setoff amounts which are subsequently payable to our bank.</p> <p>If you instructs over-paid credit card amount to be returned to HSBC or non-HSBC accounts, the over-pay refund fee of TWD100 shall be paid to HSBC.</p> |
| <p>Card Balance Conversion Plan Fee /Interest Rate/Early Settlement Fee</p> | <p>Fee: NT\$100 each time/Interest rate: 5.88%~15.00%/Early Settlement Fee: NT\$700/500/300, determined by tenors repaid</p> |