

SCHEDULE OF SERVICES AND TARIFFS

CREDIT CARDS

Description	Personal Banking	HSBC Advance	HSBC Premier
Credit Cards			
Credit Cards Annual Fees			
Primary Card	<p><u>Visa Gold</u>: Free¹ subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free² subject to a spend of EGP 20,000/year or more.</p>	<p><u>Visa Gold</u>: Free¹ subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free² subject to a spend of EGP 20,000/year or more.</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: Free subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free² subject to a spend of EGP 20,000/year or more.</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>
Supplementary Card³	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p>	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>
General Charges on Credit Cards			
Monthly Finance Charge⁴	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p>	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p> <p><u>Advance MasterCard Platinum card</u>: 2.95%</p>	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p> <p><u>Premier MasterCard Platinum card</u>: 2.59%</p>
Cash Advance Fees	2% (min. EGP 20)	2% (min. EGP 20)	2% (min. EGP 20)
Card Replacement Fees	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p>	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>

1. Minimum spend threshold for Visa Gold cards is limited to purchase transactions only carried by both the primary & supplementary card(s) (if any). Cash advance/withdrawals are not included. In case minimum spend threshold is not met, EGP 150 annual fees will apply.
2. Minimum spend threshold for Visa Platinum is limited to purchase transactions only carried by both primary and supplementary card(s) (if any). Cash advance withdrawals are not included. In case minimum threshold is not met, EGP 200 annual fees will apply.
3. Supplementary cards annual fees are free irrespective of spend.
4. Any increase or decrease in lending interest rates imposed by the regulator might impact cards interest rates with immediate effect and will notify the customer after applying the changes.

SCHEDULE OF SERVICES AND TARIFFS

CREDIT CARDS (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Cards Monthly Maintenance Fees (Non-Account Holders) Deducted on quarterly basis	EGP 7	EGP 7	EGP 7
FX Mark-up ¹	3%	3%	3%
PIN Issuance Fees	Free	Free	Free
PIN Replacement Fees through Phone Banking	Free	Free	Free
Statement Delivery	EGP 5 / cycle	EGP 5 / cycle	Free (for Premier MasterCard Platinum only)
Copy of previous statements	EGP 5 / month	Free (for Advance MasterCard Platinum only)	Free (for Premier MasterCard Platinum only)
Late Payment Fees	EGP 75	EGP 75	EGP 75
Cash withdrawal from Current/Savings Account from non HSBC ATM	EGP 60 (per transaction)	EGP 60 (per transaction)	EGP 60 (per transaction)
Exceed Credit Limit Fees	EGP 30	EGP 30	Free (for Premier MasterCard Platinum only)
Card limit increase	Free	Free	Free
Card temporarily limit increase	Free	Free	Free
Card Delivery Fees (Locally)	Free	Free	Free
Card Delivery Fees (Overseas)	EGP 300	EGP 300	EGP 300
Copy of transaction slip /Dispute investigation fees	EGP 50	EGP 50	EGP 50
Optional Credit Cover Insurance Fees on monthly outstanding balance	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance
Credit Bureau Investigation Fees ²	EGP 35	EGP 35	EGP 35
Dynamic Currency Conversion transaction Fee ³	-Visa Gold / Visa Platinum credit cards: 1.15%	-MasterCard Advance credit card: 1.12% -Visa Gold / Visa Platinum credit cards: 1.15%	-MasterCard Premier credit card: 1.12% -Visa Gold / Visa Platinum credit cards: 1.15%

- Transactions in foreign currency is converted into the equivalent in Egyptian Pounds at the prevailing market rate at the posting date and not at the transaction date attracting the foreign currency mark-up fees and charges as per the 'Schedule of Charges' announced on our website. Foreign Currency Transactions are converted into your billing currency by the card scheme (Visa or MasterCard®) or HSBC Bank Egypt using their applicable exchange rates on the day conversion is made (which is the transaction posting date on HSBC bank Egypt system and not the actual date of transaction and which may involve a conversion to US Dollars or Hong Kong Dollars first).
- Credit Bureau investigation fee applies to new issuance, renewal and limit increase.
- A standard processing fee (as determined by Visa/MasterCard) of up to 1.15% will apply on any foreign currency transactions or international transactions where you opt to pay in your billing currency (EGP).

SCHEDULE OF SERVICES AND TARIFFS

CREDIT CARDS (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Cash Installment Plan Rate			
Monthly Finance Charge	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60%	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60% <u>Advance MasterCard Platinum</u> : 1.60%	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60% <u>Premier MasterCard Platinum</u> : 1.60%
Early Settlement Fees	2% of outstanding Cash Instalment Plan amount (min. EGP 100)	2% of outstanding Cash Instalment Plan amount (min. EGP 100)	2% of outstanding Cash Instalment Plan amount (min. EGP 100)
Processing Fees	NIL	NIL	NIL
Tenure Options	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months
Credit card Balance transfer Rate (effective 20 May 2018)			
Monthly Finance Charge	2% for all Cards Types	2% for all Cards Types	2% for all Cards Types
Early Settlement Fees	NIL	NIL	NIL
Processing Fees	NIL	NIL	NIL
Tenure Options	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months
Flexi Installment Plan			
Monthly Finance Charge	1.89% on the Flexi amount	1.89% on the Flexi amount	1.89% on the Flexi amount
Early Settlement Fees	NIL	NIL	NIL
Processing Fees	NIL	NIL	NIL
Tenure Options	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months