

**HSBC Gold Mastercard®**  
**Summary of Terms**  
**Important Information:**

See below for a summary of the rates, fees and other costs of this credit offer. The Cardmember Agreement, to be sent with the card, contains all Account terms. We may change the terms on your Account. This may include changing, adding, or removing terms. We may do this in response to legal, business, competitive environment or other reasons not listed here. Changes to some terms may require at least 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Account.

The Cardmember Agreement includes an Arbitration provision. If you are a Servicemember or a dependent covered by the protections of the Military Lending Act, the Arbitration provision does not apply to you.

For pre-qualified offers: This is valid within 30 days of when the offer has been extended to you, as long as you still meet the selection criteria, which consider factors bearing on creditworthiness, such as income, assets, and other information that you provide to us. You must provide a physical address.

The information about the costs and benefits of the card described in this disclosure is accurate as of 1/1/2019. The information may have changed after that date. To find out what may have changed, speak with a Branch representative or call 888.385.8916.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate ("APR") for Purchases</b>	<b>0%</b> Introductory APR will apply for the first 18 months from Account opening. After that, your APR will be <b>13.24%, 17.24%, or 21.24%</b> based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR will apply for the first 18 months from Account opening. Balance transfers must be posted within the first 60 days following Account opening. After that, your APR will be <b>13.24%, 17.24%, or 21.24%</b> based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>27.24%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. Your Account has a grace period on purchases. We will not charge you interest on new purchases if you pay your previous non-promotional balance, including fees and finance charges, by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Overdraft Transaction</li> </ul> <ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>4%</b>, whichever is greater, will apply on each balance transfer and credit card check.</li> <li>• Either <b>\$10</b> or <b>4%</b>, whichever is greater, will apply on each cash advance transaction.</li> <li>• Either <b>\$10</b> or <b>4%</b>, whichever is greater, will apply on the overdraft amount.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Return Payment</li> </ul> <p>\$0 for first missed payment within a 12 month calendar period. After that, up to <b>\$37</b>. Up to <b>\$25</b></p>

**Loss of Introductory APRs:** We may end your Introductory APRs if you make a late payment that is more than 60 days late.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Prime Rate:** Variable APRs are based on the 5.50% Prime Rate as of 1/1/2019.

## **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an Account.

**What this means for you:** If you open a personal Account, we will ask you for your name, address, taxpayer identification number, date of birth, and other information that will allow us to identify you. Additionally, we will take certain steps to verify your identity, such as asking for your driver's license or other identifying documents or checking other sources. Similar identification requirements apply to non-personal accounts such as corporations and partnerships. Be assured that we recognize the importance of protecting your privacy and safeguarding the confidentiality of the information you provide to us.

### **IMPORTANT INFORMATION**

If you are approved, we will process Balance Transfer requests in the order you list them, up to your Initial Balance Transfer Limit. This limit will be for an amount that is less than your total available credit. We do this so you will have enough available credit on your Account to cover any related fees.

If any request would cause you to exceed your Initial Balance Transfer Limit, we will either:

- cancel the request; or
- reduce the amount we transfer to a smaller amount that is within your limit.

After you are approved and activate your credit card, it may take up to 14 days to complete Balance Transfers. Because of this, you should continue to make payments on other accounts until you are sure they are paid.

See the **SUMMARY OF TERMS** for Balance Transfer fees.

Balance Transfers may not be used to make payments to any:

- loan made by any HSBC company; or
- any credit card issued by HSBC Bank USA, N.A.

You may receive other promotional offers from us. The only way to accept other offers is to follow their terms.

### **HOW WE APPLY PAYMENTS**

When you make a payment, we apply it to the balance on your monthly statement with the highest APR first. We apply payments to balances appearing on your monthly billing statement before being applied to new transactions. An example of a new transaction is a recent purchase or cash advance that has not yet been included in the New Balance as shown on your statement.

If you do not pay your non-promotional balance in full each month, you may not be able to avoid interest charges on new purchases.

**LATE PAYMENT FEE WAIVER:** A Late Fee will not be charged:

- i. the first time you do not make the Minimum Payment Due by the Payment Due Date.
- ii. the first time you do not make the Minimum Payment Due by the Payment Due Date after twelve consecutive billing periods from the last Late Fee assessment.

**NOTICE FOR CALIFORNIA RESIDENTS:** California law requires that we inform customers that should they fail to fulfill the terms of their credit obligation, a negative report reflecting on their credit record may be submitted to a credit reporting agency. If you are married, you may apply for credit in your own name.

**NOTICE FOR FLORIDA RESIDENTS:** You (borrower) agree that, should we obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Florida and Federal law.

**NOTICE FOR NEW YORK AND VERMONT RESIDENTS:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon your request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736  
<http://www.dfs.ny.gov/consumer/creditdebt.htm>

**NOTICE FOR OHIO RESIDENTS:** The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**NOTICE TO WISCONSIN RESIDENTS:** This offer is void in Wisconsin.

If you already have an HSBC Credit Card Account issued by HSBC Bank USA, N.A., you may not qualify for this offer.

HSBC Gold Mastercard® credit cards are issued by HSBC Bank USA, N.A., subject to credit approval.

**Privacy:** We respect your right to privacy. Our Privacy Notice provides details on the types of information we collect, why we collect it, and with whom we share it. By sharing information within the HSBC family of companies, we are able to offer you a comprehensive range of services to help you meet your financial goals. If you reside in California, you also receive the Important Privacy Choices for Consumers Notice. Both Notices provide instructions on how to contact us and record your privacy choices.

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