

Important information

Your annual credit card statement

To help you make the most of your finances, we've created an annual statement that outlines how you've used your HSBC Credit Card over your last 12 statements.

- ◆ This statement is for information only.
- ◆ For details on your credit limit, rates and fees simply refer to previous credit card statements you would have received.

Important information

Why have you introduced an annual credit card statement?

HSBC is committed to providing information to our customers. Further information on annual credit card statements can be found on the Money Advice Service website moneyadviceservice.org.uk

When will I receive my annual statement?

Your annual statement will be sent to you every year, within a month of the anniversary of the date that you first opened your card account. This is irrespective of whether we have replaced your card due to it being lost/stolen/damaged or renewed.

Can I opt out of receiving an annual statement?

Yes you can. All you need to do is call us on the number quoted on your statement and we will be happy to help.

I repay my credit card statement balance in full each month. Why isn't the 'Total amount repaid' the same as the 'Total of all transactions'?

The annual statement covers the summary period, as shown on the statement and your monthly repayments may not coincide with this. The 'Total amount repaid' shown on this annual statement may include a repayment for the monthly statement prior to this summary period. The repayment for your latest monthly statement may not be included.

Will a breakdown of the Non-Sterling Transaction fee be shown on my Annual Statement?

Your annual statement will show a breakdown for non-sterling transaction fees. However, it will only show the total of

these fees from November 2013 until the date of the annual statement. We cannot split these fees out retrospectively.

What do all the financial terms mean in my statement?

We appreciate that reading financial statements may not be something you do every day of the week. That's why we thought it would be helpful to include an explanation of the terms used:

Purchases: includes any transaction where payment for goods and/or services is made using your credit card, including any refunds applied to your account.

Cash advances: any cash withdrawal, purchase of travellers' cheques or foreign currency, money order or electronic money transfer (excluding Balance Transfers) and any betting and gambling transaction.

Balance transfer: a transfer to your account of an amount you owe to another lender.

Default charges: charges applied to your account if your payment is late, you exceed your credit limit or if any payment is returned unpaid.

Other fees and charges: fees and charges which apply to your account can be found in your terms and conditions, or on the reverse of your monthly credit card statement.

Non-Sterling Transaction fee: fee applied to your account for making purchases or withdrawing cash in a currency other than Sterling.