

Instructions for your HSBC Premier World Elite™ MasterCard® application.

Please provide the following information so we can complete your application:

1. Print your name, address and post code in the required fields on the Agreement Form.
2. If you would like to make an automatic repayment each month from your HSBC Premier current account, please select whether you would like to make minimum or full repayment within the Direct Debit section.
3. Insert the sort code and account number of your HSBC current account in the appropriate fields for verification purposes.

**Return the 'RETURN THIS COPY' part to:
HSBC Expat, HSBC House, Esplanade, St Helier,
Jersey, JE1 1HS.**

Please retain the 'KEEP THIS COPY' of the Agreement Form.

Account Upgrades

When upgrading an existing HSBC credit card, please be aware that:

- ◆ If you are currently benefiting from a promotional offer this will be unaffected by the upgrade. If you have made a balance transfer, the balance will be moved to the new HSBC Premier World Elite MasterCard.
- ◆ If you have an HSBC Gold or Platinum Card, you will not be able to reopen your account once closed as this card is off sale.
- ◆ If you have an HSBC Gold or Platinum Card, you will no longer be covered by your Annual Travel Insurance Policy.

Pre-contract Credit Information

(Standard European Consumer Credit Information)

1. Contact details

Creditor	HSBC Bank plc
Address	Card Service Delivery PO Box 6001 Coventry CV3 9FP
Telephone number	03457 70 70 70

2. Key features of the credit product

The type of credit	Credit Card										
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	Your credit limit will be the amount determined by us from time to time and notified to you.										
How and when credit would be provided	The credit may be drawn down after you activate the card we send you or earlier if we allow you to make a balance transfer before that time. You may draw credit by using the card to make purchases, cash advances and we may allow you to make balance transfers.										
The duration of the credit agreement	The agreement has no fixed or minimum duration.										
Repayments	Each month within 25 days of your statement date you must pay us at least the minimum repayment, which is either the total interest, charges and any payment protection insurance premium plus 1% of the principal, shown on your monthly statement or 2.5% of the outstanding balance or £5 whichever is higher. If the statement balance is less than £5, then that will be the amount of the minimum repayment.										
Your repayments will pay off what you owe in the following order	<p>Payments received are applied to pay off the minimum payment shown on your statement, then the remaining balance on your statement, then any items not yet included in a statement. We will apply your payment first to any payment protection insurance premium, then to categories of balances in the following order:</p> <ul style="list-style-type: none"> ◆ Cash Advances. ◆ Purchases and Balance Transfers not being charged at a Promotional rate. ◆ Purchases and Balance Transfers being charged at a Promotional rate. <p>In each category, interest and charges are paid first followed by the remainder of the balance.</p>										
The total amount you will have to pay	<table border="1"> <thead> <tr> <th>Number of cards issued</th> <th>Total amount payable</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£1,511.33</td> </tr> <tr> <td>2</td> <td>£1,571.33</td> </tr> <tr> <td>3</td> <td>£1,631.33</td> </tr> <tr> <td>4</td> <td>£1,691.33</td> </tr> </tbody> </table>	Number of cards issued	Total amount payable	1	£1,511.33	2	£1,571.33	3	£1,631.33	4	£1,691.33
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1	£1,511.33										
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This means the amount you have borrowed plus interest and any costs	The total amount payable is an illustrative figure only. It and the APR depend on the number of cards issued on the Account and are calculated based on assumptions that you spend £1,200 on purchases at the start of the agreement and then repay it by 12 equal monthly instalments with interest being charged during that period at the simple annual rate for Purchases. No account is taken of any introductory rates, of any further drawdown of credit or of any variation which may occur under the Agreement of the interest rate or charge.										

3. Costs of the credit

The rates of interest which apply to the credit agreement	<p>Standard Variable Rates</p> <p>The standard variable annual rates apply upon expiry or withdrawal of any promotional rates.</p> <p>Interest rate per annum for purchases and balance transfers not being charged at a promotional rate 18.9% (effective rate); 17.472% (simple rate).</p> <p>Interest Rate per annum for Cash Advances 18.9% (effective rate); 17.472% (simple rate).</p> <p>Interest</p> <p>Interest will be charged daily at the applicable simple rate (which is used for calculation purposes) from the date each transaction is applied to the account. Interest will be charged until the balance has been repaid in full and interest will be added to the account monthly on your statement date.</p> <p>All effective rates are calculated on a similar basis to the APR, taking no account of any fees.</p> <p>We will not charge interest on Default Charges or purchases if the whole outstanding balance shown on your statement is paid off by the payment due date shown on that statement. However, interest remains payable on cash advances and on balance transfers.</p> <p>We may change the rates we charge you for the reasons set out in the agreement. This includes if we change our assessment of your ability to repay us based on information from credit reference agencies or the way you manage your account.</p> <p>At least 30 days before we make any change we will tell you about the change and how it will affect you. We will do this by including a message in your monthly statement or by writing to or emailing you separately.</p>																				
Annual Percentage Rate of charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	<table border="1"> <thead> <tr> <th>Number of cards issued</th><th>Total Primary Card fees</th><th>Total Additional Card fees</th><th>APR</th></tr> </thead> <tbody> <tr> <td>1</td><td>£195</td><td>£0</td><td>59.3% variable</td></tr> <tr> <td>2</td><td>£195</td><td>£60</td><td>73.2% variable</td></tr> <tr> <td>3</td><td>£195</td><td>£120</td><td>88.0% variable</td></tr> <tr> <td>4</td><td>£195</td><td>£180</td><td>103.7% variable</td></tr> </tbody> </table> <p>The APR is calculated using the same assumptions as set out above for calculating the total amount payable.</p> <p>If the APR was calculated using another form of drawdown and the interest rate for that type of drawdown was higher, then the APR would be higher.</p>	Number of cards issued	Total Primary Card fees	Total Additional Card fees	APR	1	£195	£0	59.3% variable	2	£195	£60	73.2% variable	3	£195	£120	88.0% variable	4	£195	£180	103.7% variable
Number of cards issued	Total Primary Card fees	Total Additional Card fees	APR																		
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Related costs	You must have a separate account for recording payment transactions and drawdowns We operate an account in conjunction with your credit card to record payments and drawdowns under the agreement.																				

Any other costs deriving from the credit agreement	<ul style="list-style-type: none"> ◆ If you exceed your credit limit: £12. ◆ If you make a cash advance (other than for gambling transactions) we will charge a cash fee of 2.99% of the amount advanced (minimum £3). ◆ If you make a transaction in a non-Sterling currency (a foreign currency) we will charge a fee of 2.99% of the amount of the transaction. ◆ If you make a balance transfer we will charge a fee of 2.9% of the amount of each balance transferred (minimum £5). ◆ We may charge you for any services you request outside the terms of the agreement. We will tell you the charge before we provide the service. ◆ We will also charge the account with the amount of any tax or other duty imposed on the agreement or the use of your card(s). ◆ You must pay our costs for enforcing the agreement, any costs we incur in tracing you, any costs of using a collection agency and any legal costs. ◆ There is an annual fee of £195 for the Primary Cardholder and £60 for each Additional Cardholder.
Conditions under which the above charges can be changed	We may change our charges for the reasons set out in your agreement. We will notify you of changes in the same manner set out above for interest rates.
Costs in the case of late payments	<p>If you make a payment late or not at all, interest will accrue on the unpaid amount at the rate for that part of the balance remaining unpaid.</p> <ul style="list-style-type: none"> ◆ If you pay late: £12 ◆ If credits or direct debits are unpaid: £5. <p>You must also pay our costs of enforcing the Agreement.</p>
Consequences of missing payments	<p>Missing payments could have severe consequences for you (eg, legal proceedings) and may make obtaining credit more difficult in future.</p> <p>We may:</p> <ul style="list-style-type: none"> ◆ demand immediate repayment of the amount you owe on the Account; ◆ disclose information about you and the conduct of your account to licensed credit reference agencies (which may make it more difficult for you to borrow in future); ◆ bring legal action to recover what you owe us (which could include getting a court order giving us the right to payment out of the sale proceeds for your home or other property); and ◆ require you to pay our reasonable costs and expenses for taking action to obtain payment, including legal costs.
4. Other important legal aspects	
Right of withdrawal	You have the right to withdraw from the credit agreement, without giving any reason, within a period of 14 calendar days beginning with the day after you have received your card and notice of your credit limit.
Early repayment	You have the right to repay the credit in full or partially at any time.
Consultation with a Credit Reference Agency	We will inform you immediately and without charge if we reject your credit application on the basis of a consultation with a Credit Reference Agency. We will give you details of the Credit Reference Agency consulted unless we are prohibited from doing so by law or if doing so would be contrary to objectives of public policy or public security.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.

The period of time during which the creditor is bound by the pre-contractual information.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor

Registration number	114216
The supervisory authority	The Financial Conduct Authority is the supervisory authority. Its address is 25 The North Colonnade, Canary Wharf, London E14 5HS.

(b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court	The agreement is governed by English law and any legal case concerning the agreement will be heard by the courts of England and Wales.
Language to be used in connection with your agreement	Information and contractual terms will be supplied in English. We will communicate in English throughout the duration of the credit agreement.

(c) concerning redress

Access to out-of-court complaint and redress mechanism	If we are unable to resolve your complaint to your satisfaction you may then complain to The Financial Ombudsman Service, Exchange Tower, London E14 9SR Tel: 0800 0234 567 . Email enquiries@financial-ombudsman.org.uk . Website: financial-ombudsman.org.uk .
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Some key points about the card agreement

The information below and in the Pre-contract Credit Information we have provided to you is important and you should consider it carefully. You can take these documents away to read before you sign.

- ◆ There are different ways to use the card and different interest rates and/or charges may apply to these which are set out in your agreement. For example, drawing cash is more expensive than using the card to make purchases and a fee will apply to balance transfers.
- ◆ If you miss your repayments or go over your credit limit you will incur a default charge. These charges are set out in your agreement.
- ◆ If you pay late, we may:
 - demand immediate repayment of the amount you owe on the Account;
 - disclose information about you and the conduct of your Account to licensed credit reference agencies (which may make it more difficult for you to borrow in future);
 - bring legal action to recover what you owe us (which could include getting a court order giving us the right to payment out of the sale proceeds for your home or other property); and
 - require you to pay our reasonable costs and expenses for taking action to obtain payment, including legal costs;

but we will give you advance notice and the opportunity to fix the problem before taking any of these steps (unless the problem cannot be fixed).

- ◆ Each month you must pay to us at least the minimum repayment, which is either, the total interest, default charges and any payment protection insurance premium together with 1% of the principal shown on your monthly statement or 2.5% of the outstanding balance shown on your monthly statement or £5, whichever of these amounts is highest. If the balance shown on your monthly statement is less than £5 then that will be the amount of the minimum repayment. You must pay the relevant amount to us within 25 days of your statement date ("the Repayment Date"). The amount of the minimum repayment and the Repayment Date will be shown on your statement. We may allow you to pay a lesser sum. We will tell you if we do this.
- ◆ There is an annual fee of £195 for the Primary Cardholder and £60 for each Additional Cardholder.
- ◆ We may vary (or introduce) any interest rates, charges or fees in accordance with clause 8 of the agreement, which sets out the reasons for making any changes and how much notice we will give. In particular, unless we are aware that you are at risk of financial difficulties, we may vary the interest rate(s) and the APR if we change our assessment of your ability to meet your financial commitments taking into account your credit history and information held about you by credit reference agencies and how you conduct the Account from time to time.

- ◆ Using cards to borrow money can be expensive. Depending on the purpose for which you want credit, there may be cheaper ways to borrow. For example, using your card to borrow cash on a long term basis is probably not a suitable use of the card.
- ◆ You have the right to withdraw from the credit agreement within a period ending 14 calendar days after you have received your card. If you withdraw after receiving credit, you must repay the credit within 30 days and pay any interest due on the credit.
- ◆ If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.
- ◆ You are responsible for use of the card by any additional cardholders, including any use that makes you break the agreement, such as if an additional cardholder makes a payment which takes the amount on the account over the credit limit.
- ◆ If you have any questions about the agreement, please call us on **03457 70 70 70**. BT customers' calls to 0845 numbers from anywhere in the UK are charged at the local rates, but different rates apply to callers from a non-BT network, and calls from mobiles may be significantly higher. You may want to check this with your service provider.

Balance Transfer Information

- ◆ A balance transfer fee of 2.9% (minimum £5) will be charged for each balance transfer.
- ◆ At the end of the promotional period the rate for the transferred balance will revert to the standard variable rate then applicable to balance transfers.

HSBC Premier World Elite™ MasterCard® Application

Credit Card Agreement regulated by the Consumer Credit Act 1974

Between:

- ♦ us, HSBC Bank plc, Card Service Delivery, PO Box 6001, Coventry CV3 9FP and
- ♦ you, the Cardholder.

Credit Limit:

- ♦ Your credit limit will be the amount determined by us from time to time and notified to you. We may limit the amount of Cash Advances, and if we do this we will notify you.

Repayments

- ♦ Each month you must pay to us at least the minimum repayment, which is either the total interest, default charges and any payment protection insurance premium together with 1% of the principal shown on your monthly statement or 2.5% of the outstanding balance shown on your monthly statement or £5, whichever of these amounts is highest. If the balance shown on your monthly statement is less than £5 then that will be the amount of the minimum repayment. You must pay the relevant amount to us within 25 days of your statement date ("the Repayment Date"). The amount of the minimum repayment and the Repayment Date will be shown on your statement. We may allow you to pay a lesser sum. We will tell you if we do this.
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Number of cards issued	Total amount payable	Total Primary Card fees	Total Additional Card fees	APR
1	£1,511.33	£195	£0	59.3%
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3	£1,631.33	£195	£120	88.0%
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The total amount payable is an illustrative figure only. It and the APR depend on the number of cards issued on the Account and are calculated based on assumptions that you spend £1,200 on Purchases at the start of the Agreement and then repay it by 12 equal monthly instalments with interest being charged during that period at the simple annual rate for Purchases. No account is taken of any introductory rates, of any further drawdown of credit or of any variation which may occur under the Agreement of the interest rate or other item entering into the APR or total amount payable calculations.

Standard Variable Rates

The Standard Variable annual rates apply upon expiry or withdrawal of any Promotional rates.

	Effective Rate	Simple Rate
Annual interest rate for Purchases and Balance Transfers not being charged at a Promotional rate	18.9%	17.472%
Annual interest rate for Cash Advances	18.9%	17.472%

- ♦ Interest will be charged daily at the applicable simple rate (which is used for calculation purposes) from the date each transaction is applied to the Account. Interest will be charged until the balance outstanding has been repaid in full and interest will be added to the Account monthly on your statement date.
- ♦ All effective rates shown above are calculated on a similar basis to the APR, taking no account of any fees.
- ♦ We will not charge interest on Default Charges or Purchases if the whole outstanding balance shown on your statement is paid off by the payment due date. However, interest remains payable on Cash Advances and on Balance Transfers.
- ♦ Except where any interest rates are stated to be fixed, all interest rates are variable.

Default charges:

♦ If you pay late:	£12
♦ If you exceed your credit limit:	£12
♦ If credits or direct debits are unpaid:	£5

You must also pay our costs of enforcing this Agreement as referred to in Clause 3a(ii).

Other charges:

- ♦ See Clause 3b for details of the Cash Fee: 2.99% of the amount advanced (minimum £3).
- ♦ See Clause 3c for details of the non-Sterling transaction fee we apply on non-Sterling transactions: 2.99%.
- ♦ See Clause 3d for details of the Balance Transfer Fee: 2.90% of the amount of each balance transferred (minimum £5).
- ♦ See Clause 3g for reference to any charges we may make for services you request outside the terms of this Agreement.

Changes to interest rates and charges

We may vary (or introduce) any interest rates, charges or fees in accordance with Clause 8, which sets out the reasons for making any changes and how much notice we will give. In particular, unless we are aware that you are at risk of financial difficulties, we may vary the interest rate(s) and the APR if we change our assessment of your ability to meet your financial commitments taking into account your credit history and information held about you by credit reference agencies and how you conduct the Account from time to time.

This Agreement is also subject to the HSBC Premier World Elite MasterCard Agreement Terms, which accompany it, and references to clauses in this Agreement are references to clauses in the HSBC Premier World Elite MasterCard Agreement Terms. Before you sign, please read the Agreement Terms and the "Your information" section below.

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Between:

- ♦ us, HSBC Bank plc, Card Service Delivery, PO Box 6001, Coventry CV3 9FP and
- ♦ you, the Cardholder.

Add your details

E.g. Mr T Example, Griffin House, 41 Silver Street Head S1 3GG

Name

Address

Postcode

Nationality/Citizenship – Provide up to three if applicable

In which Country are you resident for tax purposes?

Provide up to three if applicable

Credit Limit:

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Do you hold any bank accounts outside the UK?

Please select Yes No

within EU outside EU Both within and outside EU

What is your expected source of income to fund your monthly credit card repayments? Please select

Income from employment Savings from employment Inheritance Pension lump sum
 Payment Sale of Property Assets Personal Loans Re-mortgage Commercial loan
 Redundancy payment Other (Please state)

Are you likely to pay off your credit card using cash (notes and coins) each month and if so, how much?

Please select Yes No

None £0.01 - £99.99 £100.00 - £249.99 £250.00 - £499.99 £500 +

Are you likely to do any of the following with your credit card: use it overseas, or make payments to/receive funds from countries outside of the UK?

Please select: Yes No

If Yes please state which country/countries will be involved in these transactions.

