



## Tariff Pricing for Hang Seng Multi-Currency Debit Mastercard®

### Hang Seng Multi-Currency Debit Mastercard®

| Item   |   | Prestige               | Prestige Private | Private Banking |
|--|---|------------------------|------------------|-----------------|
| <b>Annual fee</b>  |   | Waived                 | Waived           | Waived          |
| <b>Card replacement fee</b>                              |   | HK\$50 per card        | Waived           | Waived          |
| <b>Overseas ATM cash withdrawal</b> <sup>2,3,4,5,6</sup> | From the HSBC Group's ATM network outside of HK                             | Waived                 | Waived           | Waived          |
|  | From non-HSBC Group's ATM network outside of HK (Mastercard/Cirrus network) | Waived <sup>1</sup>    | Waived           | Waived          |
| <b>Local ATM cash withdrawal</b> <sup>3</sup>            | From the HSBC Group's ATM network in HK                                     | Waived                 | Waived           | Waived          |
|  | From non-HSBC Group's ATM network in HK (Mastercard/Cirrus network)         | HK\$20 per transaction | Waived           | Waived          |
| <b>Foreign currency transaction fee</b> <sup>7,8</sup>   | For cash withdrawal transactions  | Waived                 | Waived           | Waived          |
|  | For purchase or online transactions   | Waived                 | Waived           | Waived          |

- (1) For Prestige customers, surcharges of overseas local banks may be levied (if applicable). These surcharges are a direct arrangement offered by the overseas ATM operators and are not charged by Hang Seng.
- (2) For all customers, the cash withdrawal fee for the overseas HSBC Group's ATM network is waived. Customers can disregard the fee notifications for withdrawals on the ATM (if applicable). Even if the receipt indicates the fee, it will not be deducted from your accounts.
- (3) For Prestige Private and Private Banking customers, the cash withdrawal fee for the overseas HSBC Group's ATM network and the Mastercard/Cirrus network is waived. Customers can disregard the fee notifications for withdrawals on the ATM (if applicable). Even if the receipt indicates the fee, it will not be deducted from your accounts.
- (4) Please take notice that any withdrawal of one of the 12 supported currencies through overseas ATMs will be debited from your respective foreign currency account, given you have sufficient foreign currency. If you do not have sufficient foreign currency to complete the withdrawal, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to our prevailing exchange rates.
- (5) If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by Mastercard on the date of conversion.
- (6) Cash withdrawals from overseas ATM is subject to the maximum daily withdrawal limit of HK\$50,000 or equivalent. You must activate the overseas ATM daily cash withdrawal limit in advance for overseas ATM cash withdrawal.
- (7) Foreign currency transaction fee is incurred when a transaction is effected in currencies other than Hong Kong dollars. This fee is waived for Hang Seng Multi-Currency Debit Mastercard®.
- (8) Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

Note: The supported currencies of Hang Seng Multi-Currency Debit Mastercard® are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, THB, USD, and ZAR.



## 恒生多貨幣 Mastercard® 扣賬卡費用簡介

### 恒生多貨幣 Mastercard® 扣賬卡

| 項目收費                               |   | 優越理財            | 優越私人理財 | 私人銀行 |
|------------------------------------|---|-----------------|--------|------|
| 年費                                 |   | 豁免              | 豁免     | 豁免   |
| 補發扣賬卡                              |   | 每張 50 港元        | 豁免     | 豁免   |
| 使用海外自動櫃員機提取現金 <sup>2,3,4,5,6</sup> | 使用香港以外的滙豐集團自動櫃員機網絡                      | 豁免              | 豁免     | 豁免   |
|                                    | 使用海外自動櫃員機網絡 (Mastercard/Cirrus 網絡)      | 豁免 <sup>1</sup> | 豁免     | 豁免   |
| 使用本地自動櫃員機提取現金 <sup>3</sup>         | 使用滙豐集團在香港的自動櫃員機網絡                       | 豁免              | 豁免     | 豁免   |
|                                    | 使用在香港的非滙豐自動櫃員機網絡 (Mastercard/Cirrus 網絡) | 每次 20 港元        | 豁免     | 豁免   |
| 外幣交易費用 <sup>7,8</sup>              | 提取現金                                    | 豁免              | 豁免     | 豁免   |
|                                    | 購物或網上交易                                 | 豁免              | 豁免     | 豁免   |

- (1) 海外當地銀行有機會向優越理財客戶徵收附加費 (如適用)。此收費屬海外自動櫃員機營運商的直接安排，而非由恒生收取。
- (2) 所有客戶於海外滙豐集團自動櫃員機網絡提款費用是豁免的，客戶毋須理會提款時自動櫃員機的收費提示 (如適用)。如收據上列有有關收費，有關收費亦不會於你的戶口扣取。
- (3) 優越私人理財及私人銀行客戶於海外滙豐集團自動櫃員機網絡及任何 Mastercard/Cirrus 網絡提款費用是豁免的，客戶毋須理會提款時自動櫃員機的收費提示 (如適用)。如收據上列有有關收費，有關收費亦不會於你的戶口扣取。
- (4) 如客戶使用海外自動櫃員機提取十二種支援貨幣，扣賬卡會因應提款的貨幣自動從相應並有足夠餘額的外幣戶口扣賬。如相應的外幣戶口沒有足夠餘額，我們將會以本行現行匯率扣取等值之港元。
- (5) 如客戶使用海外自動櫃員機提取十二種支援貨幣以外的貨幣，我們將按照我們參照 Mastercard® 當日的換算匯率所決定的匯率，將整筆外幣交易金額換算為港幣並從你的港元戶口扣取等值之港元。
- (6) 海外自動櫃員機的提款將受到每日最高提款限額為港幣 50,000 元或等值貨幣的限制。你必須事先啟動海外自動櫃員機每日提款限額才能進行海外提款。
- (7) 恒生會豁免以恒生多貨幣 Mastercard® 扣賬卡進行之非港元交易所產生的外幣交易費用。
- (8) 客戶在外地消費或於海外自動櫃員機提取現金時 (如適用)，有時候可選擇以港幣結算。此選項屬海外商戶/自動櫃員機營運商的直接安排，而非由發卡機構提供。客戶應於簽賬前向該商戶或自動櫃員機營運商查詢有關匯率及手續費的詳情，因為以港幣結算所涉及的費用可能會較以外幣結算的費用為高。

註：恒生多貨幣 Mastercard® 扣賬卡支援的貨幣包括澳元、加拿大元、瑞士法郎、歐元、英鎊、港元、日元、紐西蘭元、人民幣、泰銖、美元和南非蘭特。