

**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 04/01/2019. 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 15 months from Account opening. After that, your APR will be <b>14.24%, 20.24%, or 25.24%</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 15 months from Account opening. Balance transfers must be posted within the first 60 days following Account opening. After that, your APR will be <b>14.24%, 20.24%, or 25.24%</b> based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.


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